









## CO-OPERATION IN IRELAND



# Co-operation   == ==   in Ireland

BY

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AND

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# PREFACE.

THE present volume is the third included in the " International Series " of books published by the Publications Committee of the British Co-operative Union. This series is intended, first, to serve as an introduction to the study of the co-operative movement in its national and international aspects, and, secondly, to interest the general reader in co-operation. Each volume included in the series, therefore, contains an account of the history, organisation, and work of the co-operative movement in one particular country.

The co-operative movement in Ireland, of which a description is given in the following pages, deserves to be carefully studied, not only by co-operators, but also by all who are interested in the organisation of rural life and industry. Co-operation has spread in Ireland in a truly remarkable manner, and it cannot be gainsaid that the present prosperity of Irish agriculture is almost entirely due to the success of the many different types of co-operative society described in this book.

The authors of this volume, Messrs. Lionel Smith-Gordon, M.A., and Cruise O'Brien, M.A., were the first and second librarians in charge of the Co-operative Reference Library, The Plunkett House, Dublin, and they therefore possess intimate knowledge of every part of the co-operative movement in Ireland. The two chapters dealing with industrial co-operation in Ireland have been contributed by Mr. L. P. Byrne, Assistant manager of the Irish Agricultural Wholesale Society. •

*January, 1921.*



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# CO-OPERATION IN IRELAND.

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## CHAPTER I.

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### THE INCEPTION OF AGRICULTURAL CO-OPERATION IN IRELAND.

THE agricultural co-operative movement in Ireland, which has now attracted the attention of students from all over the world, may be said to have had its origin in the year 1889, when its leader, Sir Horace Plunkett, newly returned from ten years' ranching in America, set himself to solve some of the pressing problems of his countrymen. In order to understand the development and practical results of the movement we must begin with a brief description of the conditions under which it has grown up.

All the world is familiar with the agitations which centred upon the ownership of Irish land. This thorny question had for many years been made the occasion of much violence, both verbal and physical, by members of various agrarian and political bodies, of which the best known and most effective was the Land League. In the early days of Irish history, the land had been the common possession of the clansmen and was administered under the ancient Brehon laws. During the time of the British conquest it passed gradually but completely into the hands of large landlords; but no amount of "penetration," whether peaceful or otherwise could persuade the descendants of the original Irish to surrender their claim. In this simple fact lay the secret of the great and bitter anti-landlord campaign; and the historical grievances of the tenants were not assuaged by the absenteeism and rack-renting practised by a large number of the landlords.

A turning-point in modern Irish history was marked by the great famine of 1846-8, when the potato crop, which was the sole support of hundreds of thousands of Irish families, failed entirely. The landlords, with the exception of an honourable few, eagerly seized upon the opportunity for evicting their tenants. No help was at first forthcoming from England; and when it did come it took the utterly misguided form of opening Irish ports to imported wheat. Wheat was the commodity in which the tenant paid his rent, not that on which he lived, so that the immediate result was to make it more difficult for him to pay his rent, &c., and not to provide more food. There followed the horror of starvation and the "coffin ships" which carried thousands of Ireland's inhabitants across the Atlantic. From that time, Irish history, from the point of view of agricultural economics—which is all important for Ireland—has been marked by three phenomena—emigration, land legislation, and the grazing of cattle in places more suitable for other forms of agriculture.

The emigration which followed as a direct result of the mis-management of the famine years not only denuded the country of a great part of its agricultural population, but was the direct cause of the substitution of vast grazing ranches for tilled fields. After 1849 and 1850, 373,000 Irish families, numbering in all two million persons, were evicted in a very short time, and the Government took no steps to check the iniquity. It did, indeed, appoint a Commission of Inquiry into the whole question of land tenure, but ignored its findings! From that time, until the Wyndham Land Act of 1903, Irish political agitation directed itself chiefly to the land question. It began by asking merely the recognition of tenant right, but ultimately raised its claim and demanded full ownership. It is beside our purpose to deal in detail with the history of land agitation. But this it is important to note. The agitation was so long and so bitter, and the agriculturists found themselves so long deprived of security of tenure, that the condition of agriculture which was

observable when the tenants were at length made the owners of their land, and which, indeed, has continued to the present day, was extremely backward, notwithstanding the progress made in many other parts of the country. It could not, indeed, be otherwise. Insecurity of tenure, inflated rents and foolish government are not the conditions under which farming in any country can successfully be carried on, nor is it to be expected that all the evil results of such a system can be eradicated in a few years. The wonder is, in fact, that so much progress has been made in the time.

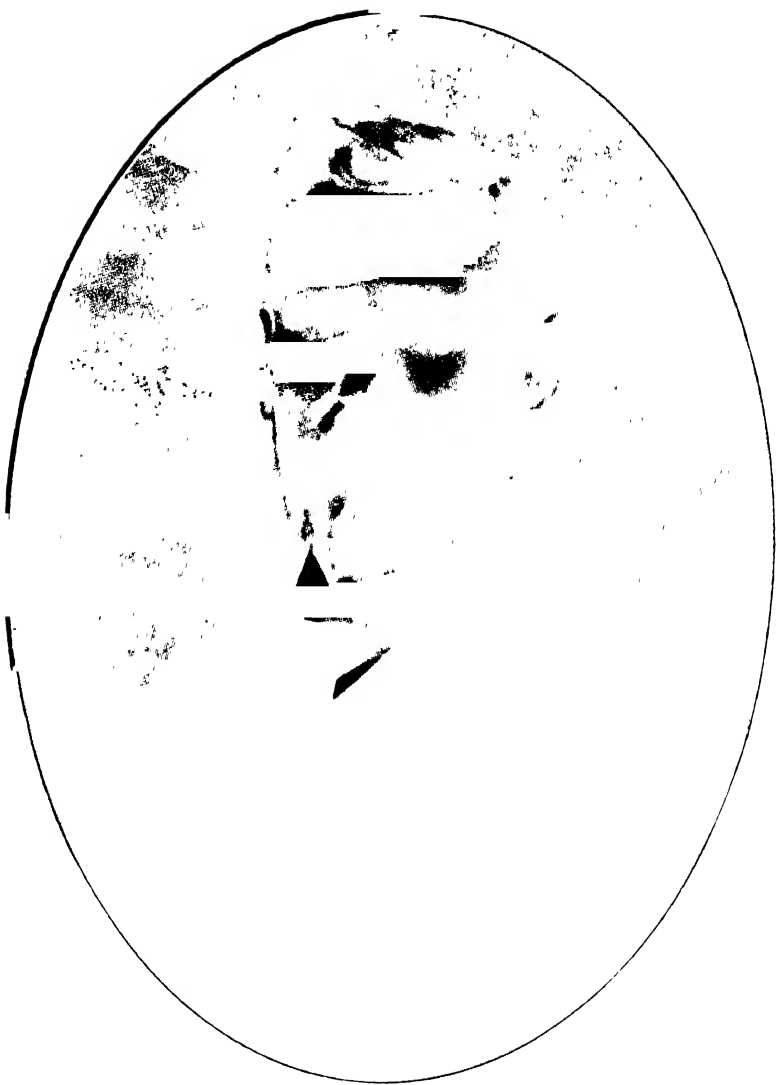
It will be useful to our purpose if at this stage we state the elements of the problem of Irish agriculture as it existed in the few years preceding the Land Purchase Act of 1903. The agriculture of the country suffered from two great ills, one being congestion, the other grazing. That is to say the good land of the country was let out, mostly in vast grazing tracts, and the poorer land was crowded by farmers who could hardly extract a bare subsistence from it. This is an important fact to bear in mind when the size of agricultural holdings in Ireland is compared with the size of those in countries such as Belgium. In Belgium, although small holdings predominate, they are on the best soil, whereas in Ireland they are on the poorest. This can be illustrated by some figures taken from the Agricultural Statistics of 1903, the year of the Wyndham Land Act. In that year, out of 544,625 cultivators there were 388,802—that is to say 71 per cent—who were working on holdings of less than thirty acres and whose total holdings amounted to only four and three-quarter million acres, or  $23\frac{1}{2}$  per cent of the total surface of the land in Ireland. Now, if we calculate the minimum size of an economic holding in Ireland to be fifteen acres, there were in 1903 nearly two hundred and seventeen thousand holdings under the economic minimum. This fact must be contrasted with the fact that counties like Meath, with the richest land in Ireland, are under grass, and practically destitute of all life save the bullocks which graze in the fields.



Let us answer one objection which may here be raised. It may be said that the cattle industry ought to be one of Ireland's most important industries and that grazing is not therefore necessarily an evil. It is quite true that the cattle industry is very important. But it has two defects. There is, to begin with, too much grazing land. With more tillage Ireland could support much more life; and this would not injure, but might improve, the cattle trade. The system of tillage most suitable to the Irish climate is the raising of forage crops for feeding cattle, under the scheme known as continuous cropping. Further, under the present method of raising cattle, Irish farmers do very little fattening themselves, being content to raise the beasts and to sell them as unfinished "stores," that is, as cattle ready for fattening to be fattened in England. This is bad economy, and is directly due to the land being kept in grass rather than under forage crops.

The Irish problem then, at the time of the Land Act, which created peasant ownership of the land, was how to create an agricultural economy in a country where agriculture was backward, where farms were usually small, and where the agriculturist was, as the result of historic causes, ignorant and lacking in self-reliance or initiative. Add to this the fact that the system of cultivation in Ireland was far behind that of other countries whose competition in the produce market Ireland had to meet, and it will be seen that the problem was not merely a large one, but one urgently needing solution if the Irish agriculturist was to exist at all. Happily for Ireland, neither the State nor the political parties attempted to solve the problem on their own lines.

There are not wanting in Irish history examples of the dictum that the crisis produces the man. The crisis in Ireland called forth Sir Horace Plunkett, who dedicated his life to working out the answer to Ireland's greatest economic question. He began his work a few years before the State had created peasant proprietorship, for he foresaw—as any one familiar with the trend of the land agitation must have



SIR HORACE PLUNKETT, K.C.V.O.



foreseen—that the peasant would inevitably come into possession of his holding, and that at a time when he was not ready for the economic struggle before him.

With the example of continental farmers, with whom the Irish agriculturist had to compete, in his mind, Sir Horace Plunkett knew that the first step on the road to economic progress was the realisation of the necessity of associated effort in production and distribution. The Danish farmer combined with his fellows to produce his butter on modern principles and to market it in England. The Irish farmer, unorganised and ignorant of modern methods, easily fell a victim to the speculations of commercial companies. Their method was not unique. They established creameries; and in order to discourage enterprise on the part of the farmer paid him a higher price for his milk than he obtained if he made his butter by his own antiquated methods. Farmers' butter, as it is called, commands a lower price on the market than creamery butter, because it is impossible for a number of farmers more or less isolated from each other to produce individually an article of standard quality or to guarantee the supply of a definite quantity.

The method by which farmers' butter reached the market was as follows:—A "higgler" would go round the farms of a district, buying a few pounds here and a few more there. The butter would all be mixed indiscriminately, and the presence of a pound of bad butter would reduce the price of the whole, so that the farmer who was the best butter-maker suffered because of the inferior produce of his worst neighbour. In order to command a high price butter must be of even texture and quality, and it must be packed in uniform packages. It is obvious that these conditions can only be secured by a creamery which makes a large quantity of butter at one time and which has facilities for producing that butter uniformly and efficiently. After a time the high price paid for milk by the creamery owners was reduced, and finally only as much was given to the milk supplier as he could realise by making butter at home. The "higgler's" profits, it will easily be seen, were handsome.

Sir Horace Plunkett and his friends were determined to give the farmer the opportunity of getting these profits for himself by adopting the co-operative methods which have given the Danish farmer the success which is his. The pioneers—Sir Horace Plunkett, Mr. R. A. Anderson (the present Secretary of the Irish Agricultural Organisation Society), Lord Monteagle, and Father Finlay, a Jesuit priest—were few, but stout of heart ; and the history of their early difficulties ought to put heart into the pioneers of agricultural co-operation in other countries. Everyone told them they could not succeed. The difficulty, in the opinion of some critics, was the character of the Irish peasant, who would not combine in business. To other critics the state of the country, unsettled politically, was sufficient to make failure certain. Finally there was the attitude of traders and the politicians.

The Plunkett movement was founded on a strictly non-political and non-sectarian basis, and so the politicians of both parties attacked it. To the Unionist politician it seemed a movement of a suspicious, liberalising character ; to the Nationalists it appeared a specious attempt to undermine by economic prosperity the national discontent with alien government. The inertia of the people was supplemented by the general suspicion always prevalent in backward rural communities. But the pioneers were not to be discouraged. Sir Horace Plunkett relates that he addressed fifty meetings before a single creamery was started.

In other countries, like Germany and Italy, rural co-operation started with the formation of co-operative banks enabling the agriculturist to obtain the credit he needed. In Ireland, for a variety of reasons, the credit banks came comparatively late in the co-operative movement. One reason for this was that the joint-stock banks were spread widely over the country and afforded facilities which the more advanced farmers found sufficient for their financial needs. Lack of credit, it is true, was widespread, but the Irish farmer greatly disliked disclosing his private affairs to his neighbours.

and thus did not take as readily to the credit society as did the agriculturists of other European countries. It was necessary for the co-operative movement to succeed in other forms before a co-operative credit system could be introduced.

But it must not be thought that the system of credit in Ireland was good; it may be said without reserve that it was as bad as it could possibly be, and though the introduction of credit banks will be dealt with in a later chapter it is well at the outset to state briefly the conditions under which the poorer cultivators became--and in many cases still are--the victims of money-lenders. This system of money-lending is known in Ireland under the name of "gombeenism." The gombeen-man was originally a money-lender who practised usury at the rate of from 20 to 100 per cent. Even now, at a time of much greater prosperity in rural Ireland, and at a time when the co-operative movement, by establishing societies of the type started by Raiffeisen in Germany, has done much to help the agriculturist in need of money for his farming operations, the money-lender in many parts of the country still plies his usurious trade. In reports of law cases where the money-lender sues his victim, and in the evidence before the Departmental Committee on Agricultural Credit, many glaring examples of the excessive rates of interest charged are to be found. Thus, in a case in Co. Wexford a farmer had asked for a loan of £50. He obtained £20, and had to pay £4 in travelling backwards and forwards between Wexford and Dublin, leaving him with £16 only. He paid the money back in twelve monthly instalments of £4 5s., making a total of £51 for the loan of £20, or in reality a rate of interest of between 200 and 225 per cent! In evidence before the Committee on Agricultural Credit it was stated that between 60 and 84 per cent was quite normal as the amount of interest charged.

Even more pernicious than this system is the system which the modern type of gombeen-man practises. Under this method the farmer gets a loan from the trader and pays it back by letting the trader handle his produce.

In addition to this he buys his household necessities from the trader to whom he is indebted. The results are scandalous. The trader keeps the books, and credits the farmer with what he chooses for his produce, as far as possible taking care that his victim has no access to the accounts. To remedy this system the pioneers of co-operation in Ireland, as has been already noted, found it necessary to establish means of enabling the farmer to get the credit necessary to him in his business. Many agriculturists are in business in too small a way to get credit from the joint-stock banks. This class of farmer is the one which falls most easily into the usurers' clutches.

The method adopted by co-operators was to found credit societies of the Raiffeisen type, with unlimited liability. These societies have proved of the utmost benefit to the agriculturists of Germany. They lend to their own members at small interest and only for productive purposes. Their great utility is in encouraging self-help and thrift. The committee know the farmers who want to borrow, and take care that they lend only to men of good character. Another advantage is that the societies encourage thrift by offering a means of saving to their members, who are invited to place deposits with their societies. The credit banks in Ireland came later, and it was with dairy societies to organise co-operative creameries that the Irish pioneers began their work.

After some time spent in laying the foundations of the movement, Sir Horace Plunkett created in 1893 a central organising society for the purpose of spreading co-operative societies of various types throughout rural Ireland. This society was called the Irish Agricultural Organisation Society. Its function was twofold, being, first, to organise as a propagandist body, with a staff of organisers to develop co-operation throughout the country, and, secondly, to act as an advisory body to the societies so created. The history of the society from its foundation to the present day will form the subject of the next chapter. Before we conclude this chapter, how-

ever, it will be useful to notice two other agencies of agricultural improvement in Ireland, one of which owes its inception to Sir Horace Plunkett. We have noted above that antiquated agricultural methods as well as uneconomic holdings were part of the Irish agricultural problem. The co-operative movement was destined to change the antiquated methods of the farmer on the business side of his industry. It remained to create machinery to deal with these methods on their technical side, as well as to devise methods of dealing with the congestion on poor land.

In 1895 Sir Horace Plunkett called together a committee unique in the history of Ireland—inasmuch as he managed to bring to its deliberations men of all parties—to consider means of developing the agriculture of the country on its technical side, with the help of the State. The result of the work of this body, which was termed the Recess Committee—so named because it met during the Parliamentary recess—was the establishment of a State Department of Agriculture and Technical Instruction for Ireland. The function of the Department was to give to the farmer advice and instruction on his farming operations, just as the Irish Agricultural Organisation Society was to advise him in his business operations. Cordial relations between the two bodies were necessary if real agricultural development was to take place in the country. Unfortunately, the private trading interests, as we shall show in another place, proved too strong for the Department, and, as far as it was concerned, its interests were in later years sacrificed to the interests of the distributor.

To relieve congestion, another State Board had been established by Mr. Balfour. This was called the Congested Districts Board, and its function was to enlarge holdings, to arrange for the migration of families to other more economic land, and to re-settle people in its own area. Much of its work has been well done; but it is outside our present purpose either to sketch its history or to indicate its defects.



## CHAPTER II.

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### THE DEVELOPMENT OF THE IRISH AGRICULTURAL ORGANISATION SOCIETY.

THE work of Sir Horace Plunkett, briefly outlined in the previous chapter, began in the year 1889. He was then associated with the British Co-operative Union, which was chiefly occupied in organising stores amongst the artisans of large towns and cities. An Irish Section of the Union was created, with Sir Horace Plunkett as chairman and Mr. R. A. Anderson as secretary, and the work of organising co-operation in Ireland was carried on by a few voluntary workers with the help of funds provided by the Co-operative Union and by Sir Horace himself.

The preliminary stages were beset by every kind of difficulty—the incredulity of the farmers and their miserable condition, which made it difficult to rouse them to the idea of self-help, being increased by political opposition and by attacks, both open and concealed, made by all kinds of interested persons. Sir Horace was described in the public press as a monster of human iniquity, and Mr. Anderson as “his man Friday.” In one community, where a creamery was nearly started, the whole scheme was destroyed by the announcement of a local leader of public opinion that “every pound of butter must be made on Nationalist principles, or not at all.” Meetings were very poorly attended, and usually ineffective. After fifty attempts, however, the first co-operative creamery was started in 1890, the rules providing that each shareholder should take one share of the value of £1 for each cow he possessed, that there should be one man one vote, that not more than 5 per cent interest should be paid to capital, and that the profits should be divided in proportion to trade. These principles have been preserved ever since.



Rev. T. A. Enlay, S.J.



George W. Russell  
(I.A.O.S.)



R. A. Anderson  
(I.A.O.S.)

THREE IRISH CO-OPERATIVE PIONEERS



From the time of this first experiment, progress was comparatively rapid. Seventeen societies were in existence in 1891 ; and in the next year the movement had become large enough to justify the establishment of a central society (The Irish Co-operative Agency Society Limited) to undertake the marketing of the butter of the co-operative creameries and the collective purchase of agricultural requirements.

By 1894, over sixty societies were in existence, the majority of which were creameries, having a combined turnover of butter to the value of £185,000. There were also a certain number of agricultural societies, whose members combined for the purchase of manures, feeding stuffs and seeds. In the matter of fertilisers alone, these societies, bulking their orders through the agency, were able to effect a saving of 40 per cent in the price, while assuring themselves of guaranteed and tested quality in the goods they purchased.

Meanwhile it had become clear that it would be difficult for the Irish farmers to work their societies on the same lines as the English industrial workers. The farmer and the worker in an industrial centre necessarily approach the problem of co-operation from its opposite poles, and though their different policies, if carried through to their logical conclusions, lead to exactly similar results, the steps by which these results are reached are so different that it would be difficult for one organisation to deal with both policies simultaneously.

Distributive co-operation, apart from the distribution of agricultural raw material, was not the most urgent necessity of the Irish farmer ; and Sir Horace himself was opposed to the idea of organising stores in Ireland, preferring to confine his efforts to organising societies of an agricultural type. In our chapters on industrial co-operation in Ireland we shall give the reasons why it was not considered advisable to try to organise stores, and afterwards show how the problem is being dealt with. A certain amount of friction soon arose at the annual Co-operative Congress, and it was evident that the financial support of the Co-operative Union

could not be long continued. At the same time, the demands of the organised societies in Ireland had reached a point at which they could not be met by the efforts of one or two voluntary workers. A permanent staff, and also a considerable sum of money, had become essential. In these circumstances, an appeal was made to the public in 1894, and, in view of the favourable response, the Irish Agricultural Organisation Society Limited was formed. This body was to carry on the necessary propagandist and supervisory work for a period of five years, at the end of which time it was to be reorganised as a central federation controlled and supported by the local societies.

Meanwhile, the necessary funds were provided, mainly by a large number of philanthropic and public-spirited individuals, who took shares to the value of £10,000 in the new society. Some help was still given by the Co-operative Union, which continued to pay Mr. Anderson's expenses as its organising agent in Ireland.

No less than 315 meetings were held in the year 1894-5, during which period 34 new societies were organised and the foundations of fifteen others were laid. The *Irish Homestead*, the well-known organ of the movement, was issued for the first time on March 9th, 1895. In addition to the creameries, which were now thoroughly established, great attention was paid to the organisation of agricultural societies for collective purchase. At the same time, Messrs. Wolff and Yerburch, of the English Agricultural Banks Association—both well known as authorities on co-operative credit—were invited to attend a meeting in Ireland; and, as a result of their advice, the first rural bank on the Raiffeisen model (to be described hereafter) was started at Doneraile in Co. Cork, with the object of rescuing the poorer farmers from the clutches of that combination of publican, shopkeeper and money-lender who, under the name of the "gombeen man," had been so familiar a figure in Irish rural life. In the next year, also, a deputation was sent to Denmark to enquire into the methods of co-operative bacon-curing in vogue

among the farmers there ; but this question was considered too large to be dealt with at so early a stage in Irish co-operation.

The final severance between the Co-operative Union and Irish agricultural co-operation took place in the year 1895. The immediate cause of the severance was the purchase by the Co-operative Wholesale Society of various creameries in Ireland. These creameries, though co-operative from the point of view of the English consumer, in the eyes of the Irish farmer differed in no way from any other proprietary dairy. As a result of the different policy pursued by English and Irish co-operators, there were, for a time, somewhat strained relations between the Co-operative Union and the Irish Agricultural Organisation Society ; but, happily, the matter was arranged by the sale of the Co-operative Wholesale Society's creameries in Ireland to local co-operative societies.

Meanwhile, the societies were increasing sufficiently in numbers and importance to be able to attract public attention ; and, during the next few years, we find the beginnings of a severe struggle between the co-operative movement on the one hand and the vested interests of private traders on the other.

A great step forward was taken in the year 1897-8 by the formation of the Irish Agricultural Wholesale Society Limited to act as a trade federation for the whole movement. This society, which will be dealt with in a later chapter, has been of the utmost service to the organised farmers in breaking through various rings and combinations of manufacturers, and it now has a trade of more than a million pounds a year. It has been handicapped, like all other parts of the movement, by lack of capital ; and in studying the history of these earlier years we may feel that it was an unfortunate thing that more stress was not laid on the necessity of societies supporting their central bodies by contributions. Thus, in 1897, we find the Irish Agricultural Organisation Society nearly bankrupt and being supported by the voluntary

efforts of Sir Horace Plunkett and other philanthropic persons, although the societies organised by it had at the same time an annual turnover of £400,000. A contribution by the societies of one per cent on their turnover would have made the movement absolutely self-supporting—but nothing even approaching this amount of money was forthcoming.

In addition to the purely co-operative work of the Irish Agricultural Organisation Society it from the beginning made itself responsible for a very large amount of technical instruction, which was not provided by any public body but was urgently needed in Ireland before the farmers could even avail themselves of the advantages of co-operation. It was apparent, however, that such work ought to be done by the State ; and, in 1895, the Recess Committee considered the whole question of future policy in this matter. The report of this committee, which has become a standard work on the subject, advocated the appointment of a separate Department of Agriculture and Technical Instruction for Ireland, which should work in harmony with the Irish Agricultural Organisation Society in the building of a better rural civilisation in Ireland. State aid, under this scheme, was “to evoke and supplement, but not to provide a substitute for organised self-help.”

After a considerable delay, during which the Irish Agricultural Organisation Society—which had gradually been converted into a central federation controlled (but not, unfortunately, supported) by the societies—struggled bravely with the burden of technical education under grave financial difficulties, the Department was established in 1900, and Sir Horace Plunkett was appointed its first executive head.

During the seven years in which he held this office the Department gradually assumed the functions of a technical nature hitherto borne by the voluntary body, and, with the approval of the democratically-constituted Council of Agriculture and Agricultural Board, gave liberal assistance to the Irish Agricultural Organisation Society in order that those responsible for the new educational facilities provided

might have the immense advantage of dealing with organised, instead of isolated, farmers. During this period considerable progress was made, and the number of societies in Ireland and the amount of their turnover reached imposing proportions ; but the necessity of placing officers of the Department on the committee of the Organisation Society not only hampered its work to a considerable extent, but also tended to weaken the spirit of self-reliance among the societies. Farmers began to confuse the voluntary and the State agency. On the one hand, they held that it was no longer necessary to support the Irish Agricultural Organisation Society, while, on the other hand, the influence of that body was considerably weakened in some quarters where the Department was regarded with suspicion.

A change came in 1907, when the political pressure of small shopkeepers—who believed their interests to be injured by the inter-working of the Department and the Irish Agricultural Organisation Society—was sufficient to cause the Government, through the Nationalist Party, to procure the resignation of Sir Horace Plunkett from his position. His successor, Sir T. W. Russell, at once made it plain that he intended to reverse the whole policy of the Department. Upon an allegation—subsequently proved to be quite unfounded—of political action taken by the president of the Irish Agricultural Organisation Society the Department's grants were withdrawn. The essential harmony between the two bodies was then rapidly and thoroughly destroyed and there followed a highly unprofitable controversy, which has raged almost ever since.

Even at this time of crisis, the sinews of war were provided by philanthropic persons, and the Irish Agricultural Organisation Society continued its work with increasing success. It was soon apparent, however, that if the work was to be continued it would be necessary to supplement the income of the society from some outside source. In the year 1909, Parliament passed an Act appointing Commissioners for the purpose of aiding the development of agriculture and



the improvement of roads. One of the ways in which these Commissioners were to fulfil their object was by the encouragement of co-operation through the medium of voluntary organisations. The appointment of the Commissioners was immediately followed by the allocation of grants in aid of the Agricultural Organisation Societies of England and Scotland, which had been founded on the Irish model, the former in 1900 and the latter in 1905.

An application for similar assistance made by the Irish Agricultural Organisation Society was violently opposed by the Department and delayed in every possible way; and only the sympathy and determination of the Commissioners finally led to its being granted in 1913. Since that time, a *pro rata* grant, for educational purposes only, amounting to not more than £6,000 per annum, has been made to the Irish Agricultural Organisation Society. At the same time, the restriction has been laid upon the society that it shall not ask for or receive affiliation fees from societies formed for any other than purely agricultural purposes. We shall revert later to this restriction, which has had a decidedly hampering effect on the activities of the Irish Agricultural Organisation Society.\*

At the present time, a further determined effort is being made by the central committee to convince the societies that it is necessary to make the Irish Agricultural Organisation Society entirely self-supporting—a result which could be achieved by levying a contribution of less than one-half of one per cent on the turnover of each individual society.

The present constitution of the Irish Agricultural Organisation Society, which has been gradually developed from the work of two or three enthusiasts, is almost purely democratic. Its affairs are controlled by an elected committee of twenty-four members. Of these, four are elected by each of the four provinces, each being nominated by the local societies and voted upon by the duly accredited delegates. Four others are elected by the individual subscribing members and the remaining four are co-opted by the whole committee.

\* This restriction has been removed since this chapter was written.

There are, in addition, six co-opted members—two Development Commissioners and four others nominated by the Treasury or Development Commissioners. The president and vice-president are elected by the societies each year. All these are unpaid officers; and the secretary and the remainder of the paid executive are appointed by, and are responsible to, them. Sub-committees are appointed yearly to deal with office and financial questions, creameries, and credit, and also to administer the local affairs of the four provinces. In this way, complete representation and control are secured.

The number of societies connected with the central body in 1919—the last year for which figures are available—was 1,028, of which 340 were creameries, 99 auxiliary creameries, 138 credit societies, and 350 agricultural societies.

The various types of societies will be discussed in detail in subsequent chapters. It will suffice here to give the total figures. The membership was 135,369, the paid-up share capital £434,248, the loan capital £882,770, and the turnover £11,158,583, of which the dairies accounted for £7,047,079, the general purposes societies for £1,279,478, the miscellaneous societies for £696,649, and the two trade federations for £1,807,160. The affiliation fees paid by the local societies to the central body totalled £2,701, while the subscriptions from the same source amounted to £4,223.

The Plunkett House, Dublin, which was presented to Sir Horace Plunkett by his friends and well-wishers on his retirement from the Department, has become at his wish the headquarters of the movement. Besides the central office of the Irish Agricultural Organisation Society, there is in Dublin an audit department—controlled by the Irish Agricultural Organisation Society—which audits the accounts of affiliated societies on reasonable terms. This department has been self-supporting during the last four or five years. There are also to be found in the Plunkett House the offices of the *Irish Homestead* and of the Co-operative Reference Library, each of which merits a brief description.

The *Irish Homestead* was founded in the early days of the movement as a co-operative organ, and has gained great reputation during the last twelve years under the brilliant editorship of Mr. George Russell, better known as Æ, a versatile writer who is equally well-known as poet, painter, mystic and economist. The paper is issued weekly, and enjoys a large circulation in America as well as in the United Kingdom.

The Co-operative Reference Library represents the most recent development of the Irish co-operative movement. It owes its foundation to the initiative of Sir Horace Plunkett, and to the generosity of the Carnegie United Kingdom Trustees, who have given it large financial assistance. The purpose of this institution is to act as a centre of information for practical workers and others interested in the development of agricultural and industrial co-operation. It collects from every country particulars of what is being done in the way of co-operative organisation, and catalogues and tabulates this information in such a manner as to make it available to those who wish to use it for practical purposes. It also publishes a quarterly review, called *Better Business*, in which much information valuable to co-operators and social economists is given. The library has been in existence a little over seven years, during which time it has developed considerably in spite of the disadvantages of war conditions. A secondary, but by no means unimportant, function performed by this institution is to receive the many visitors from other countries who are constantly coming to the Plunkett House to study the principles of the movement, and answer correspondents who are not able to pay personal visits to the library.

Another important development of the movement has been the foundation of the United Irishwomen, a society intended to carry out, through the organisation of farmers' wives and daughters, the "better living" part of Sir Horace Plunkett's famous formula "better farming, better business, better living." The formation of home industry societies,



A CORNER OF THE CO-OPERATIVE READING LIBRARY, DUBLIN



milk depôts for children in "agricultural slums," egg circles, gardening clubs and similar societies, as well as the provision of village nurses and education in domestic economy, has been undertaken by this society, and a great deal of good has undoubtedly been done by it in the few years since its foundation.

Such, in brief, is the record of the Irish Agricultural Organisation Society and its affiliated bodies. Its work can only be properly appreciated by those who have seen enough of Irish conditions to understand the peculiar difficulties, political, religious, and economic, which beset the co-operative movement at every turn. The results could not have been achieved had it not been for the extraordinary enthusiasm, energy, and perseverance of a few men. Chief among these, Sir Horace Plunkett stands out as a man of single purpose possessing that form of genius which consists in never being discouraged and in knowing how to impart to his followers his own enthusiasm and unswerving loyalty to the cause.

Through every crisis and in the face of every form of personal attack, Sir Horace has continued to pursue the same end without apparent check, and he has always been able to find men to go with him because he thinks straight and because he has always been just and is always human. But there are other men in this movement whose record is almost equally remarkable. Everyone has heard of the fame of Mr. George Russell (*Æ*), the versatile editor of the *Irish Homestead*, who has devoted years of vigorous life to what but for his genius would have been an obscure and thankless task. Less, perhaps, has been written of the executive work of Messrs. Anderson and Norman, secretary and assistant secretary respectively of the Irish Agricultural Organisation Society, and less still of the constant toil and poor pay of the over-worked organisers who carry out all the practical field work of the movement. But without the harmonious efforts of all these men the Irish farmer would still be unorganised and the country probably be poorer by many men and women and several hundred thousand pounds.

## CHAPTER III.

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### THE CO-OPERATIVE CREAMERIES.

AS will have been seen from the preceding chapter, by far the biggest part in the Irish co-operative movement is played by the dairy societies, or creameries as they are usually called. Next to the production of livestock for the English market, the marketing of butter is the most important industry in Ireland and contributes to the livelihood of a very large number of people. In the early years, when the co-operative movement began to make itself felt, this vital industry was suffering severely from the competition of other countries more advanced both in technical skill and in business organisation. Irish farmers, with all the advantages of a favourable climate, a fertile country (for the chief dairying districts of Ireland are a cause of envy to all European visitors) and, above all, close proximity to the very large consuming centres of England, were allowing themselves to be absolutely driven off the market by Danes and Frenchmen.

Irish butter had become a term of reproach signifying the worst quality on the market. It was uneven, without keeping qualities, dirty, and badly packed. In these circumstances, it appeared as if the industry was practically doomed to extinction, and that with it would go the last chance of making Ireland as an agricultural country anything but a vast grazing ranch. From this fate the farmers were rescued by the pioneers of the co-operative movement, who first turned their attention to dairying and effected a complete revolution both in the technique and in the business methods of the industry.

In the year 1890, almost immediately after Sir Horace Plunkett had taken up the work, Mr. Anderson paid a visit to Denmark and Sweden to investigate the dairying methods

pursued in those countries. He reported that the Danish farmers were able to get really wonderful results by the use of "perfected machinery and skill" combined with organisation for business purposes. It was clearly necessary to substitute for the prevailing Irish system of butter-making on the farm under haphazard conditions with hand-churns a new method involving the erection of thoroughly efficient creamery buildings with modern machinery. For this purpose it was necessary that the farmers should combine and guarantee both the capital and the supplies necessary. To those who knew the Irish farmer of the time, the task of persuading him to undertake such an enterprise appeared absolutely impossible; yet this was the task which was cheerfully undertaken.

The first creamery was inaugurated after fifty hopeless meetings, some of which were attended by the village school-master only. It is worthy of note that this pioneer enterprise was founded on principles which have not undergone any essential modification from that day to this, a fact which shows how well the original co-operative plan of the Rochdale Pioneers has been found to work. Each intending member took one share of the nominal value of £1 for each cow whose milk was to supply the creamery. On every such share, 2s. 6d. was paid up as a first call and the remainder constituted a reserve liability against which the money required for the erection of buildings, &c., could be borrowed from the bank. With the extension of the co-operative principle and its wider recognition, the Irish banks afterwards agreed to lend money to any co-operative society on the joint and several guarantee of the members of the committee at a flat rate of 4 per cent. But in the early days of the movement, the question of finance was attended with greater although never insuperable difficulties.

The principle of payment for milk has varied slightly from time to time, but has always tended towards the system now in general use, which is as follows:—The milk is brought into the creamery by the farmers themselves (in some parts



of the country the carting has been done by the creameries, but there are many objections to this course) and immediately placed on the scales. A record is made of the weight and this is credited to the individual suppliers who bring the milk. At the same time, a sample is carefully taken in a test-tube and these samples are examined from time to time to determine the percentage of fat found in each supplier's milk. At the end of the month (or in a few districts at the end of a fortnight), the committee determine the average price to be paid per pound of butter fat. This is fixed by taking into consideration the average price obtained for butter during the period, the working expenses, and the necessary margin for upkeep, &c. The suppliers are then sent a cheque based on the amount of butter fat (not of raw milk) supplied by them during the month. At the end of the year, any surplus which may remain after meeting all necessary expenses is again divided among the suppliers on the same basis. In this way each farmer receives the full value of his milk.

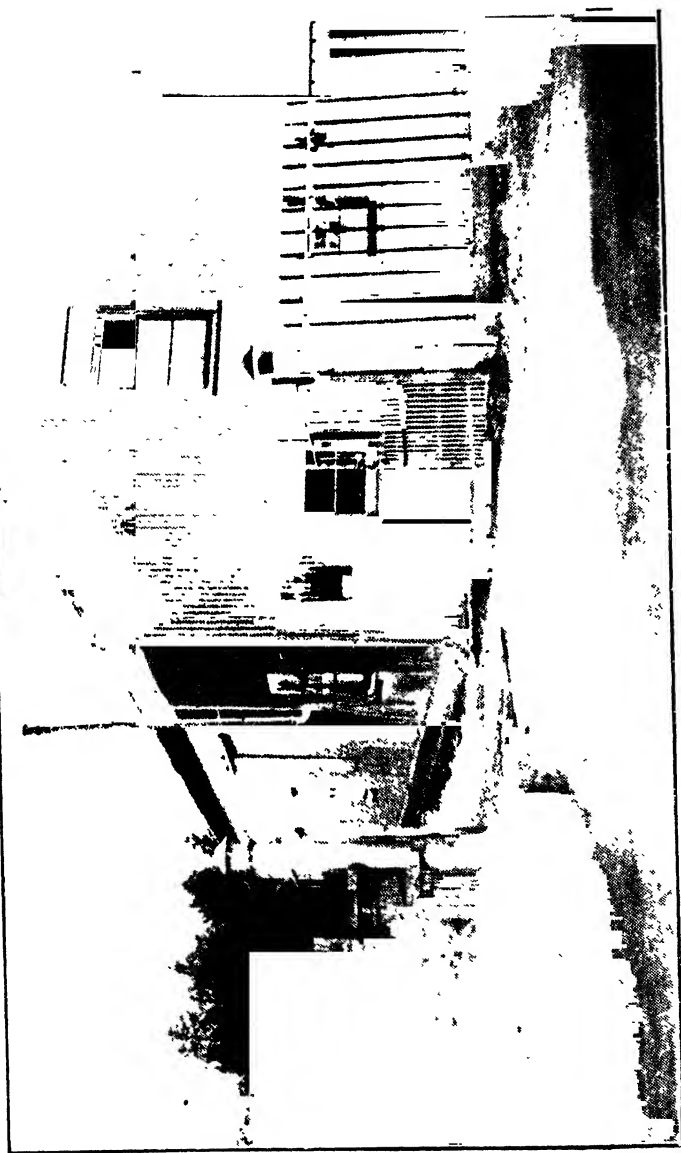
The skim-milk, which is of great value for the feeding of calves and pigs, is returned to the supplier immediately his milk has passed through the separator. This constitutes one of the great attractions of the system, as farmers who deal with a proprietary concern do not get this advantage.

The creameries do not make large "profits," as the committees endeavour to pay such a price for the milk that when the expenses of the creamery are paid there shall be only a small surplus left to form the reserve funds and to cover depreciation of machinery.

Taking two typical counties, Limerick and Monaghan, we find that in the former, with 54 societies and a turnover of £1,008,322, a net profit of £11,843 or 1·17 per cent was made, and in the latter, with 19 societies and a turnover of £146,204, a net profit of £1,961 or 1·34 per cent was made in 1916. Thus we see that the "profits" only amounted to approximately threepence in the pound of turnover.

Although no hard and fast rule can be laid down, the usual advice of the organisers of the Irish Agricultural





A TYPICAL IRISH CO-OPERATIVE CHAMBERS

Organisation Society is that a creamery should not be started unless the supply of from 800 to 1,200 cows can be guaranteed within the radius of not more than five or six miles. In places where dairying is carried on by a scattered population over a large area, however, the difficulty has been overcome by the establishment of auxiliary creameries, which merely separate the members' milk, and forward the cream to a central society within easy hauling distance of each auxiliary creamery.

These auxiliaries are of two classes. In some places they are separately managed and are independent registered societies, working in conjunction with the central creamery ; in others they are merely branch establishments, entirely owned by the members of the central societies. The latter class are known as "part and parcel" creameries, and are, of course, not separately registered on the Registrar's list. An auxiliary may be successfully established, provided that it can count on the supply of milk from 500 to 600 cows.

The cost of erection of a creamery naturally varies considerably. An up-to-date central creamery building may be roughly estimated to cost from £2,000 to £2,400, fully equipped, and an auxiliary about £1,000.

Since the organisation of the first creamery in 1890, the whole dairying industry has been revolutionised ; and in addition to supervising the business procedure of the organised farmers it has been necessary for the field workers of the Irish Agricultural Organisation Society to keep in touch with every technical development in the way of improved methods of butter production, scientific machinery and so forth. For this purpose, Mr. James Fant, who was thoroughly experienced both in the practice and theory of butter-making, was appointed early in the history of the movement to act as technical adviser to the creameries on all questions affecting buildings, equipment, and scientific methods, a task which he has continued to carry out with wonderful success. At present, it may be said that the more progressive creameries in Ireland are fully as well equipped

as their competitors in Denmark, and the great majority of them are making butter on thoroughly scientific and sanitary lines. Pasteurisation is rapidly becoming universal and the use of preservatives is being steadily discouraged. Great improvements, however, remain to be effected in the standard of milk supplies.

Many farmers are still under the impression that one milch cow is as good as another, and take little or no trouble to keep their herds up to a high standard. In order to effect an improvement in this respect the Irish Agricultural Organisation Society has induced the members of creameries to form themselves into cow-testing associations of a type similar to those which are practically universal in Denmark and other countries. Similar efforts have also been made by the Department of Agriculture, which has granted some financial assistance to such associations. In one case, two farmers, who joined a cow-testing association in absolute ignorance of the individual returns from their cows, made the following remarkable discoveries: *A* found that his best cow yielded milk to the approximate value of £19 and his worst £9 only. In the case of *B*, the figures were £12 and £5 respectively, while in all cases the cost of feeding was practically the same. As the co-operative creameries derive their supplies from more than 250,000 cows annually, it is obvious that a tremendous gain might be made by weeding out the unprofitable milkers.

The average annual yield at present is probably not more than 350 to 400 gallons per cow and it is probable that this could be increased to not less than 600 gallons by a judicious system. In spite of these startling facts, however, farmers do not show any enthusiasm for cow-testing associations at present. One reason for this is probably to be found in the unfortunate lack of harmony between the Irish Agricultural Organisation Society and the Department, which has prevented that joint working of the State Department and the voluntary body which is required to carry out such a scheme properly.

Another respect in which the creamery movement, largely for the same reasons, is still behindhand is in the evenness of its products throughout the year. In spite of the great advance in the quality of Irish butter its price on the English market is still appreciably lower than that of the Danish product. Thus, in June, 1917, the controlled prices for butter were as follows:—

Danish.....	per cwt.	213s.
French.....	„	203s.
English .....	}	„ 200s.
Dutch .....		
New Zealand .....		
Irish.....	„	196s.
Australian.....	„	194s.
Argentine .....	„	190s.

This state of things seems truly remarkable when it is realised that Irish butter is now universally admitted to be as good as any in the world and when we consider the tremendous advantage which Ireland possesses in its situation with regard to the markets. The defect lies partly in the inadequate marketing—a question with which we shall deal a little later—but mainly in the breakdown of the whole system in the winter months. The almost universal habit in the rich dairying districts of Ireland is to feed the cows almost entirely on grass and to abandon any attempt to produce milk between October and May. As a result, the creameries are hardly working during this period except in so far as they are able to sell butter which they have put into cold storage in the summer. Naturally the market falls into the hands of the Danes, who continue to produce butter uniform in quality throughout the year. Every spring, therefore, Irish producers have to buy their way back on to the market. The remedy evidently is to institute a system of winter dairying based on a new method of feeding the cows, and this in its turn will depend on a considerable extension of tillage. Before the war, less than 12 per cent of the land of

Ireland was under the plough ; and the Irish farmer was reluctant to make any experiments in this direction owing to the scarcity of labour, the competition of foreign imported foodstuffs, and the uncertain nature of the climate.

The Irish Agricultural Organisation Society has been giving particular attention to this matter for several years past, and interest therein has been greatly stimulated by war conditions, which have emphasised the necessity for home food production. In this connection a number of ingenious suggestions were made by Mr. T. Wibberley, a well-known agriculturist, who at one time acted as agricultural expert to the Irish Agricultural Organisation Society. Mr. Wibberley worked out a new system of tillage, based on a rotation of catch crops, by which the land is never idle and is made to yield about five crops in two years. The outstanding advantages claimed for this system are that it is peculiarly adapted to the climate and soil of the country and that it depends upon the use of up-to-date labour-saving machinery, thus counteracting the shortage of labour and rendering possible a much-needed reform in the rates of wages paid to the labourers who are already on the land.

The connection between this system and the work of the Irish Agricultural Organisation Society lies in the fact that in order that the farmers of the poorer districts may secure the necessary machinery they must be organised into co-operative societies, and thus enabled to purchase in common implements which would otherwise be beyond their means. Many such societies have already been organised and have proved wonderfully successful, in some places increasing the area under tillage in the neighbourhood by as much as 100 per cent. But a great extension of the principle is required before a sufficient increase in tillage can be brought about to make a decided difference in the winter production of milk. Such an extension must depend largely on the willingness of the Department to allow its agricultural instructors to work freely with the co-operative societies, and at present no such willingness exists.

During the last four years of the war, the area of tilled land was vastly increased owing to the various tillage orders, but it remains to be seen how far this increase will be maintained when normal conditions return.

We come now to consider the most important and serious question which confronts the Irish creameries. We have seen how the farmers have been organised in such a way that they get the full value for the butter fat they produce and are able to employ skilled labour for the purpose of handling and marketing it. It is difficult to give actual proof by figures of the advantage this has conferred on individuals, but we know at least that the value of Ireland's butter output has increased by an enormous figure and we may put down the greater part of the credit of this to the co-operative creameries. One French writer nearly ten years ago estimated that the gain due to the creameries amounted to an increase of about 30 per cent in the value of each cow's output. In Tralee (Co. Kerry) the current price for butter manufactured by the farmer in his home in 1895 worked out at 2½d. per gallon of milk which on testing was shown to contain 2½ per cent to 3 per cent of butter fat, 3d. for milk testing 3 per cent to 3½ per cent, and 3½d. for 3½ per cent upwards, while the corresponding prices at the creamery were 2¾d., 3¼d., and 3½d. In 1896, also, farmers were said to be getting 11d. a pound for butter which they had previously sold for 6d. or 7d. Instances of this kind could be multiplied; but the facts will not be disputed by any serious observers.

The work of organisation is not completed when the milk has been taken by the creamery, or even when the butter has been made in the best possible way. There remains the very important matter of putting this butter on the market, a business for which, as a rule, the creamery manager is responsible. It is in this respect that the Irish movement falls very seriously behind that of Denmark. In Denmark all the creameries are federated; they have a complete information service, a national trade mark, a uniform system of marketing and production. It may be said that practically



every pound of butter made in that country has an almost identical life history. In Ireland, unfortunately, such a state of things has never been achieved. Instead, there may frequently be seen the deplorable spectacle of a cut-throat competition between one creamery and another to secure the trade of the same buyers in England and Scotland.

As early as 1892, the desirability of avoiding competition of this kind by the establishment of a marketing federation was clearly seen ; and, as a consequence, the Irish Co-operative Agency Society was founded to market butter and to buy members' requirements. Its headquarters were in Limerick and it had an office in Manchester and agents in several other centres. This society is still in existence and has a considerable turnover, out of which it manages to make a small profit ; but it has never reached a position enabling it in any way to dominate the Irish butter trade nor has it enjoyed the loyalty of the local creameries. Societies persist in the unco-operative practice of dumping butter on the agency when the market is bad and selling elsewhere when it is good ; consequently the agency has been driven into the position of buying outside and has become an almost independent firm instead of a federation. It is difficult to fix the blame for this state of things, and fortunately it is unnecessary to do so ; probably the agency was started too early in the history of the movement and never really surmounted the struggles of its early years. In any case, the societies have never regarded it, or used it, as a true federation of their own.

Within the last few years the Irish Agricultural Organisation Society has sought to overcome the difficulties by a new and much better scheme based on the Danish model. An Irish Butter Control has been instituted, with a special trade-mark of its own which is issued only to those societies which are willing to comply strictly with the conditions of the Control. These conditions include the pasteurisation of the milk, freedom from preservatives, and the attainment of a certain standard of bacteriological excellence, which is ensured by the frequent examination of samples by an expert

of the Royal College of Science. That butter made under conditions laid down by the Control is the equal of any in the world for keeping qualities and flavour is the testimony of users as far away as Cape Town and the internment camps in Germany. One consignment was even sent to Spain and returned owing to failure to find the consignee, and was afterwards sold in Ireland without any damage to its reputation. But the difficulty is to make these facts so widely known that people will ask for the Irish "Control" brand as readily as for the Danish. Irish butter has hardly overcome the reputation it gained in the old days of unorganised production and will probably take some years to establish its true place.

Meanwhile, it is to be hoped that enough creameries will support the trade-mark to give it a real importance and value on the English market. At present, they are showing a regrettable apathy in the matter, considering its vital importance; but even with the few creameries which have already taken it up a slight advance in prices obtained was noticeable before the butter trade was practically taken out of the realm of competitive prices; and if this tendency continues, those who have hitherto been backward will undoubtedly wish to come in.

There is one important factor in the success of the Irish creameries which deserves special mention. The continuance of a creamery must largely depend upon the willingness of its members to support it by supplying it with all their milk. But in districts where there is a proprietary concern in competition with the creamery, the supplier may be tempted away by higher prices offered with the object of breaking up the solidarity of the co-operators and eventually bringing down the price. In order to protect the creamery what is known as a "binding rule" has been introduced. By this rule every member binds himself to supply to the co-operative creamery all milk which he does not require for his own consumption. Owing to a recent decision of the House of Lords this model rule has been upset, but no doubt a substitute

can be found. It is regrettable, however, that a loophole of escape from these obligations is provided by the fact that most creameries receive a good deal of milk from farmers who are not members, either because they do not wish to, subscribe share capital, or because they wish to avoid the binding rule. There would be a good deal to be said for making this impossible by rule ; but some managers claim that they do not wish to add unnecessarily to the share capital, on which 5 per cent interest is usually paid.

A number of creameries have undertaken the joint purchase of their members' agricultural requirements, which are paid for out of the milk cheques. Some creameries also market eggs and poultry as well as butter, while there has been an important development recently in using the power of a creamery to turn a grinding mill for milling the members' wheat and other grain. This is much appreciated in remote country districts, where there is no mill available, and should lead to a considerable increase in the acreage under grain crops. Finally, a certain number of creameries which have surplus funds available lend money to their members on the security of their milk ; but this practice is not officially encouraged.

## CHAPTER IV.

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### CO-OPERATIVE AGRICULTURAL SOCIETIES.

**T**HE principal objects of a co-operative agricultural society are to purchase agricultural requirements collectively, and to dispose of agricultural produce. In the early days of the co-operative movement in Ireland, this form of society, in addition to the work of purchase and sale, had for its object the improvement of stock and the obtaining for that purpose of bulls, rams, and even stallions for its members. This latter work, which was more in the province of "better farming" than of "better business," was nevertheless most valuable before the establishment of the Government Department of Agriculture.

When the Department was set up the work of maintaining a high standard in livestock and of superintending and initiating schemes to secure pure-bred stock naturally devolved upon it, and this part of the work of the agricultural societies came to an end. (The improvement of livestock is a matter which is undertaken or subsidised by the State in many European countries. Switzerland is notable in this respect, for there special "breeders' societies" are very strong and enjoy a large measure of State aid.)

The main work of the Irish societies in the beginning was the purchase of seed, fertilisers and cattle feeding-stuffs for their members. A saving was effected in two directions. First, inasmuch as the old individualistic system required the farmer to buy his seed and fertilisers at retail prices from the local trader, and as the new co-operative system enabled him to buy at wholesale rates, he saved the middle profits for himself; and, secondly, he was enabled, as we shall see later on, by combining with his fellow farmers, to secure that guarantee of percentage of purity and germination

in his seed which he could not obtain—or if he did could not rely on—from the local trader. Indeed, speaking of the quality of some of the artificial manures on the market, one of the delegates to an annual meeting of the Irish Agricultural Organisation Society said that if a man were to take a bag of sand and put a herring with it and call it an artificial manure, he would be doing nothing more extraordinary than many of the traders were in the habit of doing !

The first purchases of the agricultural societies (or, as they should properly be termed, societies for purchase in common of agricultural necessities) were made through the Irish Co-operative Agency Society, to which we have made reference in the preceding chapter. But in 1897 there was founded a central federation which was to act as a wholesale purchasing agency for the co-operative movement in Ireland. This was the Irish Agricultural Wholesale Society Limited. This body, imperfectly capitalised at first—indeed, it still suffers from lack of capital became the purchasing agency of the movement. Before we deal with its work, however, we must review in some detail the history of the agricultural societies whose requirements the Wholesale was in the first instance created to satisfy.

In the first year of the existence of the Irish Agricultural Organisation Society there were only ten agricultural societies. In the next year, the number had increased to thirty. The seeds supplied to these societies were tested at Zurich in Switzerland, there being no machinery for such a test in Ireland. When the Department of Agriculture was established, seed-testing was one of its functions, and it was then no longer necessary to have the tests made in Switzerland. In 1897—just as the Irish Agricultural Wholesale Society was about to be founded—an important and significant event took place. .

The membership of the 46 societies then established was only 4,000 ; but there was a remarkable change in the methods of a trade ring controlling fertilisers. Some of the members of this Trust—called the Manure Manu-



EARLY PREMISES OF THE I.A.W.S., AFTERWARDS DESTROYED BY FIRE



facturing Alliance—felt that it would serve their interests if they dealt with co-operative societies. Their doing so broke up the cohesion of the combine and incidentally lowered the prices of artificial fertilisers to about 25 per cent less than they had been before the societies were started. This was a useful beginning for the agricultural societies. The progress of the societies from this time onward was slow, and not very eventful. In many instances agricultural requirements were obtained through the creamery society in districts where there were creameries. The amount of agricultural necessities purchased and the sale of agricultural produce is not by any means to be gauged, therefore, from the number and the development of agricultural societies. The tendency is, indeed, to combine the functions of many classes of society in one. Where this is possible it is an excellent thing. A creamery, for example, may have attached to it a mill worked by its power, an agency for obtaining seeds, and even a grocery store. The agricultural society proper languished in many places because it had too little to do. In many places, this was inevitable, but in others a far greater effort might have been made.

In the earlier years the societies, as a rule, bought seeds and fertilisers, and then, in the words of one of the reports of the Irish Agricultural Organisation Society, “hibernated.” The results of such a system are obvious. Members of the society had no opportunity for that constant intercourse which makes for greater enterprise and the application of new ideas, and they accordingly went to sleep. This was not the fault of the central organising body, for the Irish Agricultural Organisation Society continually entreated them to activity in other directions, and in one year removed from the register about twenty-three of the most sluggish of them.

We do not, by these criticisms, mean that good work was not done. Quite the contrary; excellent work was done; but much more could have been effected if the societies had harkened to the counsels of the parent body. A very slow growth in numbers took place between 1898, when there



were 99 societies, and 1919, when there were 350. It is hoped that by combining credit facilities with their ordinary work these societies will have enough work to keep them active all the year round. A very important work which they are now doing was started by one of them in the year 1898 in the Co. Wexford, when a society resolved to buy and hire out a threshing machine. This example was slowly followed by other societies.

Owing to the strong movement in favour of extended tillage during the war, most of the agricultural societies devoted themselves to the work of getting implements for their members' use. A tremendous improvement in methods of cultivation has ensued within the last three or four years. There are societies in the West of Ireland owning motor tractors, reapers and binders, potato diggers, and all kinds of costly machines which they hire out to their members, who are mainly small farmers who could not purchase such machines themselves. They work in an impartial manner. Whoever applies first for a machine gets it.

So great a boon to the farmers is this side of the societies' work, that several societies have been formed specially to deal with this branch of an agricultural society's business. They are called "Implement Societies." We may look forward to a great extension of this plan in Ireland in future years.

Many of the early efforts of the agricultural societies are worthy of note. Some of them had experimental farms on which experiments with barley and with potatoes were made, and the suitability of various manures to certain types of soil was tested. This was work afterwards taken up by the Department of Agriculture. Again, some societies undertook co-operative grazing, that is, they rented land for grazing, let it out to members at ordinary grazing rates and returned the profits, *i.e.*, the difference between the rent and the revenue, to the members. The saving to members was often as much as 3s. in the £, or 15 per cent. Another experiment was that of raising early potatoes in the Aran Islands. So far as it went the experiment was successful, the price

obtained for the potatoes in one year being 3d. per pound. This, again, was work afterwards taken up by the Department.

In reading the records of the early days of the co-operative movement in Ireland, one cannot but be struck with the thought that had the State supported it as every other State—except Turkey—supports co-operation, the success of the co-operative movement in Ireland, great as it is, would have been trebled. Societies for all kinds of purposes could have been formed and maintained if help, instead of hindrance, had been forthcoming. To the academic observer it seems little short of miraculous that with such determined opposition from the trader, the politician, and the Government Department, the Irish agricultural movement should have been so remarkably successful.

In 1919, there were 350 agricultural societies with a membership of 50,332 and a turnover of £1,279,471. They possess tractors, weighing machines for cattle, reapers, sprayer and threshing machines; and, in addition to their trade in fertilisers and seeds, they do a large trade in feeding stuffs. It is the policy of the Irish Agricultural Organisation Society to persuade every society to organise a credit department. It is found difficult—in some places it is impossible—for the farmer to make all his purchases for cash. The societies accordingly give credit, just as a trader does, without security. The result is rather to injure the wholesale federation. The alternative is to combine with the agricultural society a credit society, through which the farmer may obtain an advance for the purchase of his agricultural requirements on adequate security.

The number of societies carrying on a general store business for the supply of domestic requirements, groceries, &c., is rapidly increasing. There are also indications that these societies are becoming alive to the fact that their operations are not on a sufficiently large scale to enable them to get the best prices. If, instead of buying in small quantities,

they bulked their orders—by combining together if necessary—and bought 30 or 40 machines at a time instead of two or three, they would undoubtedly obtain even greater advantages for themselves than they can secure at present. The Irish Agricultural Organisation Society is doing good work in impressing this upon them.

The Irish Agricultural Wholesale Society Limited is, as we noted above, the federation of the societies for trading purposes. A society, to become a member, must take a £1 share for each of its own members, with 5s. paid up. Individuals may become preference shareholders by taking ten £5 shares. The I.A.W.S.—as it is called for short—suffered at first from three difficulties. It was opposed by the manufacturers; it was under-capitalised; and many of the societies actually used its quotations to bring down the quotations of outside agents for machinery, &c., and, having done so, gave their trade to these outsiders. But, notwithstanding these great difficulties, the Irish Agricultural Wholesale Society has succeeded in building up a trade of impressive dimensions, when all the facts are taken into account, and has conferred great boons upon the societies. Its turnover increased from £54,000 in 1905 to £1,318,803 in 1919.

Being a purchasing agent for the movement, the Irish Agricultural Wholesale Society gradually extended its activities to selling members' produce on a small commission and receiving on deposit the surplus funds of the societies. In 1901, it found that the terms which it obtained from the manure manufacturers were less favourable by  $2\frac{1}{2}$  per cent than the agents were able to obtain. By steady work it overcame this difficulty and obtained, by making a contract for a number of years, equally good terms for its members.

As a result of the work of the Irish Agricultural Wholesale Society Irish farmers have obtained a great reduction in the price of artificial fertilisers. In regard to seeds, the Irish Agricultural Wholesale Society was the first body in Ireland

to give a guarantee of purity and germination. In dealing with dairy and agricultural machinery it fought a long fight with the manufacturers. The Irish manufacturers boycotted it, and it had recourse, accordingly, to American firms. The usual jealous influence of retailers led to the boycott, but there is reason to believe that the manufacturers were sorry afterwards for yielding to it. A reduction of 20 per cent in the cost of dairy machinery was effected through the operations of the Society.

By amalgamation with the Irish Producers Limited, the Irish Agricultural Wholesale Society was enabled to deal in poultry, honey, and eggs. It also established a grocery department for the sale of household requisites to the distributive societies. It thus aims at being a joint wholesale for the consumers' and the producers' movements. It has depôts in Limerick, Belfast, and Foynes for the convenience of societies there, and will open other depôts as time goes on. The agricultural societies are, in the main, supporting the Wholesale well, and with an increase in the number of consumers' stores, either in the country in connection with agricultural societies or in the towns, it will have a future of great usefulness before it.

It is regrettable that the agricultural societies, for the most part, have a very small proportion of paid-up share capital. In every province in Ireland, except Leinster, the amount of share capital paid up is considerably less than £1 per member. In Connaught, indeed, it sinks to as little as 3s. 6d. per member, as compared with 26s. per member in Leinster. The result of this under-capitalisation is that the societies in almost every case, even in Leinster, have to obtain overdrafts from the joint-stock banks. Although the societies obtain loans on favourable terms from the joint-stock banks, the banks do not lend upon the security of the societies' own financial standing. The practice of the banks is to obtain a joint and several note from the members of a society's committee for the amount of the overdraft. Although this is an extremely convenient practice, it has results which are

not satisfactory. The bank manager, as long as he is assured of the financial solvency of two or three committee members, does not trouble himself in the least about the financial position of the society as a whole, so that the controlling effect which the co-operative credit institute would have upon societies is not present, and there is no outside pressure to make them realise the necessity of building up their societies on sound financial lines.

The mischief does not end here, because with money so easy to obtain, and procurable at a low rate, the societies have not the stimulus of necessity to make them help to finance—out of their surplus moneys—a central co-operative credit society. Taking their own share capital and their loan capital together; however, these societies are amply capitalised to do about two months' business on a credit basis. If they added other branches of co-operative activity—particularly consumers' stores—to their work, it is possible that they would be able to amass more capital of their own.

The capital employed (including reserve funds) by the Irish Agricultural Wholesale Society in 1919 was £75,982. Of this, however, only £16,150 represents capital invested by the affiliated societies. The remainder consists of preference shares subscribed by individuals, and a guarantee capital of £44,357 also guaranteed by individuals. In addition to this, its banking department holds deposits and current account balances to the extent of £122,318. One of the reasons why the Irish Agricultural Wholesale Society is made to feel the inadequacy of its supply of capital is that it has to give very long credit to its affiliated societies. Although the capital thus locked up in trading societies is by no means in an unsafe position—being, in fact, secure—it is, nevertheless, of little use to the Wholesale, which has to extend its business operations and therefore requires as much liquid capital as it can obtain. Various methods are being suggested to remove this difficulty, which is not peculiar to Ireland. As we have noted above, the extension of co-operative stores in Ireland should go a long way towards solving the problem.

## CHAPTER V.

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### AGRICULTURAL CREDIT.

**M**ANY authorities on agricultural co-operation are strongly of opinion that the foundation of such a movement should always be laid in the first instance by the establishment of a system of rural credit. It is undoubtedly the case that this has been the method pursued in many of the most successful countries, notably in Germany, where the Raiffeisen banks have played a predominating part in the development of co-operation. Against this, on the other hand, we may set the example of Denmark, where the famous system of agricultural co-operation has been built up without the assistance of any personal credit societies. The difference, no doubt, must be sought for both in the nature of the people and in the attitude adopted by the other credit-giving agencies in the country concerned.

In Ireland, credit societies were not organised until the year 1895, when the first was created at Doneraile, with the advice and assistance of Mr. H. W. Wolff, the well-known authority on the subject. There were already at that time more than forty creameries and auxiliaries in existence, and some ten or more agricultural societies for common purchase had been formed, so that it will easily be seen that the credit propaganda was in the nature of a second thought. Since then, however, great attention has been paid to the organisation of credit until recent years, when it has again rather fallen off, for reasons which will be dealt with later. Sir Horace Plunkett has since stated his opinion that if he had to begin the work again, he would follow the example of Germany and commence with credit societies. The field for creamery organisation was undoubtedly the most tempting one at the time, hence we may reasonably feel that this was a right direction in which to make a beginning.

With one or two isolated exceptions, all the credit societies in Ireland, of which there were 138 in 1919, were organised on the same model, following closely the type organised by Raiffeisen in Germany some thirty years before. They are based on the principle of the unlimited collective liability of their members, so that in the event of a society going into liquidation any member may be proceeded against for all or any portion of the debts of the society. There is no share capital and only a small entrance fee. The secretary is, as a rule, unpaid ; and the working expenses are extremely small. The capital required for the making of loans was obtained either by an overdraft from a joint-stock bank on the guarantee of the committee, as in the case of other co-operative societies, or by loan from either the Department of Agriculture or the Congested Districts Board, both of which have, in the past, allocated sums for this purpose, or, finally, by means of deposits, from members and others, which are encouraged as far as possible. After the outbreak of war, however, the Department of Agriculture and the Congested Districts Board withdrew or began to withdraw the moneys supplied to the credit societies.

The membership of the 138 credit societies in 1919 was 15,914, and the total capital £67,143, of which the deposits amounted to £62,946, while loans were granted to the total value of £33,834. It is a very encouraging fact that the proportion of deposits to loan capital has increased largely year by year, in spite of the inducements of the Government-controlled Post Office Savings Banks, which the cautious farmer regards as a far safer depository for his money, as a rule, than the societies controlled by his own neighbours.\* Further reference will be made to this very important question of deposits later in this chapter ; meanwhile we shall return to the earlier history of these banks. There is not the slightest doubt that societies of this kind were even more necessary at the time when they were first established

\* Deposits, 1906, £16,708 ; 1909, £23,688 ; 1917, £34,179 ;  
1918, £48,675 ; 1919, £62,946.

than at present, owing to the power of the "gombeen men" or money-lending shopkeepers, whose operations were described in our first chapter. In order to establish some measure of independence for the farmers, as against these local potentates, it was necessary to provide them with some co-operative means of obtaining the financial accommodation they required to replenish their stock or to tide over bad periods.

It would, perhaps, surprise strangers to Irish agricultural conditions, to find how small a loan might just make the difference between ruin and prosperity to an Irish small-holder; but somewhat similar conditions prevail even now in Canada, in the province of Quebec, and have been met by the same remedy under the inspiration of that great co-operator, M. Desjardins. That real good was done in Ireland by the establishment of the credit societies is amply shown by incidents recorded in some of the earlier reports of the Irish Agricultural Organisation Society, of which we may quote one or two examples. In 1899, one farmer writes: "The loan, £3, which I borrowed from the Kilcommon Bank on the 22nd of August, 1898, I applied as follows:—On the 27th of August I purchased three young pigs for £1 15s. I have kept one, a sow for breeding. She is now within three weeks of young ones, and value for £4. The balance of loan (£1 5s.) enabled me to hold over sale a calf which at the time would have fetched £1 10s. This calf is still in my possession, and is well worth £3 . . . The feeding of pigs would have been worthless to me without the pigs, the potatoes being small and black." The secretary of another society, where the local "gombeen man" had been known to charge £8 in interest on a loan of £3 borrowed by a poor farmer for eight years, writes that his society "was instrumental in purchasing 20 spraying machines for 60 farmers (every three joined to procure a machine). These farmers maintain that the spraying improved the produce of their potato crop by one-half. The farmers in this parish plant on an average about 1½ acres, and from this you may easily calculate what good the bank has done. I may add that the machines were lent



to others, so that, in fact, a good many more were benefited by means of the bank."

In another case, in the Congested District of Galway, a weaver borrowed £3, with which he repaired an old loom which he possessed, and bought a new one. With this equipment, he and his brother, both of whom would otherwise have been idle, began work as weavers, with the result that they were able to pay back the full amount within three weeks. These, and many similar examples, which might be multiplied indefinitely, show the purely material advantages to be derived from these banks. But this is not the only nor even the chief claim to recognition which such institutions possess. The officials of the Irish Agricultural Organisation Society have always laid great stress on the educational and social value of such a form of association in backward rural districts.

On this point we cannot do better than quote extensively from the Report of 1898, which contains the following passages :—

"We attach very great importance to the introduction of the Raiffeisen system into Ireland, and are inclined to put it in the forefront of our propaganda.

"The need of a purely humane system sufficiently safeguarded, but established for the benefit of the borrowers, has been forced upon us by our knowledge of the extent to which usury prevails. At present the small farmer in the Congested Districts uses whatever credit he can command mainly to stop a gap or pay off an old debt, and he has not learned to use it for purposes which will enrich him. He has no conception of what a proper rate of interest is. He is unaware that he pays 30 per cent when so many shillings are deducted from a loan or added on to a bill ; and with these vague notions engendered by the 'barter' system, where no money is given or received, it is no wonder that at least one-half of his possible income melts in transactions of this kind.

“ We lay much stress upon the educational side of the Raiffeisen system, because we are sure that it is ignorance of such matters and the lack of borrowing facilities which in the majority of cases brings on the pinch which necessitates the demoralising appeal for public relief. . . . The problem of the Congested Districts is as much a human as an economic problem, and we have not much hope of the success of any plan for ameliorating the material conditions which does not, at the same time, educate, ennoble and make men of those concerned. The genius of the German philanthropist who devised the scheme of ‘ capitalising the honesty ’ of a poor man, has devised also the means of securing, if not the honesty of the individual, at least the desire of the group that all their associates should be so, by making unlimited liability an essential part of the organism of his societies. The quickened sense of responsibility has been found to operate wonderfully in forming public opinion and in bringing about a thorough understanding of the affairs of the societies among their members, and also in securing much more efficiently than by the payment of any salary that proper attention will be given by the managing committee in their duties.

“ Only those who know the amazing economics of the small Irish farmer in the West can realise to what extent the sharpening of his business wits will benefit him and prepare him for further organisation. This sharpening is brought about, not only by the unlimited liability, but also by the method of lending. The borrower comes before his committee with his application for a loan, and the likelihood of a profit to be gained, or a saving to be effected is threshed out by the members interested, for their own sakes, if for no other reason, in seeing their fellow members succeed and in preserving them from failure.

“ The borrower’s sureties are also bound to see that the money is properly applied as well as repaid. The

rate of profit the small farmer in the Congested Districts can show on loans granted in such a way is very striking. Up to a certain limit, conditioned by the extent of his holding, he can do more with one pound than a richer man with twenty; and that one pound given at the proper time may mean rent and home. A man borrows 24s. and buys two 'bonhams' in the spring; in the winter he sells them for £5 10s., and pays back his loan and his rent at the same time. With the poorer 'congest' farmer the rent-money raised by the sale of a couple of pigs, or a calf, or a few sheep, is almost the only money he handles. He grows nearly all his own food, and manages to get flour, tea and sugar in addition by bartering eggs or some other part of his little produce. In this barter half the value of that little slips away from him. If his cow or his pigs die he is almost helpless. There is no institution he can borrow money from, unless the 'gombeen man' trusts him. There are so many like him who are helpless from want of capital that we are convinced that there is hardly any scheme which is likely to do more good than this of agricultural banks."

The smooth and prosperous working of a Raiffeisen bank depends very largely upon its securing the services of an able, understanding, and, of course, thoroughly honest secretary. Certain rules must be rigidly adhered to. The most important of these rules is that the purpose for which the loan is required should be definitely stated. This purpose must be such as will increase the productivity of the borrower's farm, or effect a genuine saving, giving a reasonable prospect of repayment. It is the duty of the committee to satisfy themselves that no money is lent for an unproductive or uneconomical purpose, and, further, to make certain that the loan is not applied to any other purpose than that stated in the application. It is apparent that if these duties are to be carried out, and also the character of the applicant—which is really the foundation of the whole matter—properly

estimated, the area covered by the society must be sufficiently small to ensure that at least one or two members of the committee have first-hand knowledge of the circumstances of every applicant. This principle of limitation of area to a clearly defined "neighbourhood" was strongly insisted upon by Raiffeisen and his followers, and any attempts to depart from it have usually been attended by disaster.

Another point which must be observed is the necessity of avoiding "renewals" of loans, *i.e.*, the re-granting of the same amount to the same applicant when it falls due, without further inquiry into the purpose for which it is required. Every loan should be strictly called in on the date on which it is due, and if the borrower is unable to pay promptly he should be called upon to explain his reasons to the committee, who may then grant an extension of time if it is considered desirable. A new loan should not be made without searching inquiry into the results of the first experiment, and the purpose of the second application. The practice of making "renewals" without any such precautions is one of which the Irish Agricultural Organisation Society has had to complain year after year, and which has undoubtedly seriously impaired the efficiency of many of the societies.

It is also necessary that emphasis should be laid on the importance to credit societies of building up a reserve fund to meet any contingencies which may arise, and to give more confidence, both to lenders and to depositors. In order to do this it is essential that the margin between the rate paid for money and the rate obtained on loans should be carefully fixed in order to ensure a reasonable profit at the end of the year. Many societies have persisted in lending at 5 per cent money which they had borrowed at 4 per cent, and even with very small working expenses this margin has proved insufficient and resulted in a loss at the end of the year. The Irish Agricultural Organisation Society has urged that 6½d. per cent, which represents 1½d. a month on every £1, should be taken as the prevailing rate.

There is no doubt that during the last few years the Irish credit societies have been in a more or less stagnant

position ; many of them are doing very little business, and, as a whole, they have ceased to hold that position in the movement to which, in earlier years, they seemed entitled. The reasons for this lie largely in the facts of the controversy between the Irish Agricultural Organisation Society and the Department of Agriculture. The voluntary body has been so much hampered in its work by lack of funds and by the various obstacles placed in its way, that it has been *unable* to devote to these societies—which are the least able to pay for service—the amount of inspection required to maintain them at a full standard of efficiency. At the same time, the very success of the movement has tended to make the credit societies somewhat out of date, and to some extent it may be said that in many districts their work has really been accomplished.

As the farmers have grown more prosperous and independent, the form of this unlimited liability society with very small resources and an unpaid executive has ceased to be adequate to their requirements. The leaders of the movement have felt this for some time past, and many of them are of the opinion that, in most districts, a re-organisation of these societies is desirable in order to enable them to engage in trading operations in addition to their purely banking functions. This would enable them to pay their secretaries and to conduct the business on a much larger scale ; but to do this it would be necessary for them to be registered under the Industrial and Provident Societies Act, with limited liability, instead of, as at present, under the Friendly Societies Act, with unlimited liability but without any trading powers. A large question of reorganisation thus arises, and the point has also been raised that the society of the future will be one registered as a trading society under the Limited Liability Act, but with a special clause enabling it to do a credit business. Considerable developments in this direction may be expected in the near future.

Meanwhile, the whole matter has been complicated by the attitude taken up towards the credit societies by Sir T.

W. Russell, when Vice-President of the Department of Agriculture. He criticised them adversely and represented that the loans held by them from his Department would, in most cases, be found to be irrecoverable. As a result of reports made by his inspectors, he appointed a Departmental Committee in 1912 to inquire into the whole matter. The report of this committee was delayed two years, and during that period the whole question of these banks was in abeyance.

When finally published, the report, which, although it contained much valuable information, displayed an extraordinary amount of ignorance of the whole subject, was found to recommend the establishment of a State-aided and State-controlled system of agricultural credit in opposition to that organised by the Irish Agricultural Organisation Society. This recommendation was made in the face of the evidence of such recognised experts as Mr. H. W. Wolff and Mr. J. R. Cahill, and of all the Irish Agricultural Organisation Society's officials. It was naturally condemned by them, and up to the present nothing more has been done in the matter. It is to be hoped that before long it will be found possible to overcome the obstructionist attitude of the Department which is supposed to watch over the interests of Irish farmers, and to proceed with the reorganisation according to the local needs of the co-operative system in Ireland.

The future of these societies undoubtedly lies in their development as financial supporters for the other branches of the movement. The whole of the societies are seriously handicapped by lack of capital and the necessity of according long credit to many of the farmers with whom they do business. In many other countries, this difficulty is overcome by the help of the credit societies, which are always to be found working side by side (usually with their offices in the same building) with the supply societies, so that the co-operator who is a member of each can buy his requirements from the one with money borrowed from the other. The local credit societies in such cases are combined into a central bank which acts as a clearing-house for loans and

deposits. In many cases, such a central credit society is actually a trading federation in addition ; but even where it is not it works in close contact with and helps to capitalise any trading federation which is in existence. It is highly desirable that some such credit system should be created in Ireland.

A first step has been taken by the formation of a Central Co-operative Credit Society with its headquarters in the Plunkett House. This society has been in existence rather more than five years, but up to the present its business has been very small indeed : in fact, it has at present only a nominal existence. This will continue to be the case until the local societies are in a position to deposit with it their surplus funds, which can then be loaned out to less fortunate societies. At present, there are practically no surplus funds, owing to the small amount of the deposits in the local societies ; but it may be argued that this is because insufficient attention has been paid to the matter.

The original purpose of credit societies in Germany was really more the encouragement of thrift than the making of loans ; in fact, they are called savings and loan banks. In Ireland, the emphasis has been almost entirely on the loans, and hardly at all on the savings. It seems that this is the point at which reorganisation might well begin. Although Ireland is usually spoken of as a poor country, it should be noted that during the year 1915 the amount of long-term deposits carried by the savings banks and joint-stock banks was more than £80,000,000, or nearly £20 per head of the population. If only 5 per cent of these savings could be brought to the co-operative credit societies the capital thus provided would make the whole movement not only self-supporting but strong enough to dominate the country. Some students of the subject hold that such a result could never be brought about unless the State stood behind the co-operative credit system with some form of guarantee and possibly a direct subsidy, and undoubtedly this method has been adopted in many countries. But we believe that

farmers should have sufficient confidence in the principle of voluntary organisation, after twenty-five years' experience, to entrust their savings to their own elected committees. We also believe they would do this, if the co-operative credit societies were reorganised in the more prosperous districts on a limited-liability basis, with trading powers, or, at any rate, in close touch with the trading societies and with a paid staff.

It may be well to remark, in closing this chapter, that owing to the peculiar conditions under which the transfer of Irish land to purchasing tenants has been made the subject of direct State action, the question of long-term or mortgage credit, such as is now occupying attention in America, has not, so far, been dealt with at all.



## CHAPTER VI.

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### MISCELLANEOUS RURAL CO-OPERATIVE SOCIETIES.

**B**ESIDES the work of organising the business side of farming in Ireland in the main branches of dairying and tillage, the agricultural co-operative movement set itself to develop many minor rural industries, as well as to improve industries which, although not minor in their nature, were undeveloped in the country. These latter undeveloped industries were flax-growing and bacon-curing, while the minor industries were poultry-keeping and egg-production, bee-keeping, fruit-growing and such home industries as knitting, lace-making, and the weaving of homespun tweeds.

The work was a very large one to undertake, because of the backward condition of all these businesses and the difficulty of getting the people engaged in them to make an effort to improve themselves. Moreover, there was not only the difficulty of marketing to be surmounted, there was also the difficulty of improving methods of production. If, therefore, the co-operative movement cannot point to a success as great in this part of its work as it can in other departments, such as the production and marketing of butter, it is to be remembered that the difficulties were greater and the problem not quite so urgent. The difficulties were accentuated by the fact that the Irish Agricultural Organisation Society had, on account of lack of funds, to concentrate on the major part of its programme and consequently was not able to devote all the attention which would have been necessary to make these other societies succeed as well as the creameries and agricultural societies.

There was another factor in the situation to which reference must be made. In such branches of work as flax-growing and poultry-keeping technical instruction was as necessary as

business instruction, and much work of this kind was done in the early days of the Irish Agricultural Organisation Society. On the establishment of the Government Department of Agriculture and Technical Instruction the Organisation Society naturally looked to the Department to impart technical instruction while the society organised the growers and poultry-keepers in co-operative societies. When the unfortunate anti-co-operative policy of the Department estranged the two bodies the resulting lack of co-ordination seriously injured the work of both, and made it increasingly difficult for the Irish Agricultural Organisation Society to carry out the policy which it had outlined in the beginning.

At the beginning of the co-operative movement in Ireland, the poultry and egg industry, which might have been a great subsidiary source of wealth for the agricultural population, was utterly neglected and unorganised. The English market—which is the natural market for Irish eggs—was flooded by Danish and Russian importations, and the Irish egg was regarded as the worst on the market. The reason was not far to seek. Irish eggs were sent to market ungraded, badly packed, of uncertain age, and dirty. It was not regarded as important by the poultry-keepers that eggs should be marketed with care. The agricultural labourer's wife regarded the eggs produced by her fowls as a source of a small revenue, gained by selling them to "higglers," or itinerant buyers, who gave her a very small price for what she had. She would gather one or two eggs and put them aside until she had collected a dozen or so and would then dispose of them to the higgler. Sometimes, indeed, she was very glad to exchange them—at, it need hardly be said, a very unjust rate of exchange—for tea or sugar from the local trader. Nothing could have been more uneconomic or more wasteful.

The Irish Agricultural Organisation Society attacked the problem on its two sides, production and marketing, of course taking marketing first. As early as 1898, three poultry societies were established in Nenagh, Cratloe and Moneygall.

The method adopted by the Irish Agricultural Organisation Society was to get the egg suppliers to bring their eggs to their society just as the milk suppliers did to the creamery. The suppliers were paid in cash, not according to the number of eggs as heretofore, but according to their weight and quality.

This reform not only aimed at standardising grades of eggs, but, by showing the people by practical experience that the value of a heavier egg was greater than the value of that previously supplied, it taught them a lesson in egg production, and made them more ready to study the problem of keeping the breed of fowl best suited to egg production. The problem had become urgent, for the egg merchants of Glasgow and Liverpool had informed the Irish egg shippers in the previous year that they would not handle eggs for them unless they were clean, fresh, graded, and packed in non-returnable boxes after the continental method. The societies enabled the hen-wife to get over her difficulty of "holding up" eggs. Under the new system, she could be assured of her eggs being immediately bought by her society while they were perfectly fresh.

The next step taken by the Organisation Society was to engage the services of a Danish poultry expert. His duty was to teach the societies Danish methods of selecting, grading, and packing eggs. The improvement manifested in that part of the egg trade done by the societies had a striking testimony borne to it by the fact that a merchant in South Wales who received a consignment of eggs from a society in the South of Ireland wrote to say that he had asked for Irish eggs and had got Danish. He could not believe that the familiar signs of ungraded, badly-packed and dirty eggs could be eradicated from any part of Ireland and thought that someone was playing him a practical joke. The obvious step to take after this was to register a trade-mark for the eggs handled by the co-operative societies, and this the Organisation Society at once proceeded to do. Meanwhile, the creameries also took up the egg question and many of

them added to their work the business of buying eggs from their members by weight, afterwards grading, packing, and marketing them.

It was a more difficult matter to deal with the question of marketing poultry. The Irish fowl were not selected for table purposes; the same haphazard methods prevailed in this as in the other departments of Irish agricultural economy. The fowl were not fattened in Ireland; but a great number of them found their way to English fatteners, who crammed them and sold them at good prices—the profit remaining in their own pockets. The fatteners in England carry on a great part of their work in Surrey and the adjoining counties, and the name “Surrey fowl” has come to be the recognised name for the best class of fattened table poultry. Leaflets were issued by the Irish Agricultural Organisation Society calling attention to the advisability of keeping a good class of table fowl and giving practical advice in the matter of the selection of breeds. At the same time the advantages to the poultry-keeper of fattening his own fowl in his own society were dwelt upon. The aim kept before the poultry societies was to act as centres for the egg business and at the same time to buy poultry in a “store” condition from their members and to fatten, kill, and truss the fowl for the market. Another suggestion put before them was that each society should keep a poultry yard for stock and thus maintain an influence on the breed of birds in the country. The work of organising these societies was, however, very difficult. It is not easy to get the agricultural labourers to combine and still more difficult to get their wives to combine.

The ground, however, has been well prepared, and when the finances of the Organisation Society are organised on a broader basis the society will be able to devote its energies to the problem of co-operatising the labourer. The number of special poultry societies at the time of writing is only about twelve, with a turnover of £118,022, but this figure does not include the trade done by creameries, and their egg and poultry trade is getting larger every day. If the

egg and poultry industry in Ireland were properly developed along the line suggested by the Irish Agricultural Organisation Society, a very substantial increase in rural prosperity, particularly amongst the farm-labouring classes, would result.

Another important question which engaged the attention of the Irish Agricultural Organisation Society in its early days was the problem of a more remunerative cultivation of flax for the Irish market. This problem also was partly a technical question of production and partly one of marketing collectively. The Irish Agricultural Organisation Society attacked both questions. It had to get the growers to adopt more up-to-date methods and to study the systems of their continental rivals, and it had also to organise them in societies to purchase their own scutching mills and to save the tow for themselves. In 1901, a conference was held between representatives of the growers and of the spinning firms who produce the Irish linen which is so famous throughout the world. As a result of this conference, five societies of growers were formed and a special organiser appointed.

The example of one society (that at Dungloe) will illustrate the lines on which the new method was worked. At the commencement of the scutching season this society rented a scutching mill.\* During the season, 47 tons of flax were scutched and the average price realised was £3 6s. 10d. per hundredweight. The amount spent in wages was £185 15s. The value of the tow which was saved and sold was £82 7s. 6d. (which amount, after deducting the expenses of saving the tow, was handed back to the growers), and represented a sum of 17s. net per bag of flax seed grown. The ordinary price paid for tow locally was 10s., so that a profit of 7s. per bag of seed sown went back into the pockets of the growers as a result of co-operative scutching.

At the same time, the Organisation Society arranged for technical information to be given in conjunction with the Department of Agriculture, and it also recommended the

\* A scutching mill is a mill which turns the raw flax as pulled from the fields into fibre.

purchase of seed direct from Holland. The average clear gain over former methods was £3 18s. 2d. per bag, a remarkable testimony to the value of co-operation. The farmers in Ulster, where most of the flax is grown, are a conservative people and slow to take up a new idea. They are, for example, sceptical of the success of co-operative creameries, and were long behind the South of Ireland farmers in taking up this method. When, however, they do come into a movement they work whole-heartedly in promoting its success. They were slow at taking up flax scutching co-operatively, and have not yet been fully convinced of its advantages. Nevertheless, progress has been made. Even if the growers have not formed many societies, these few have exercised a beneficial influence on the industry outside their own ranks, and signs are not wanting that in some go-ahead districts of the country the farmers are beginning to realise the advantages of applying co-operative methods in dealing with this crop.

In the South-East of Ireland, at a place called Avoca, in the County Wicklow, new ground has been broken, and the farmers have founded a society and obtained a scutching mill.' The experiment is believed by the Irish Agricultural Organisation Society to be likely to produce far-reaching results. Technical instruction is an important feature of this work. Here, the Irish societies are handicapped by the attitude of the Department of Agriculture and Technical Institute towards co-operation. On the continent of Europe, instructors visit societies in flax-growing districts, instructing their members how to manipulate the crop.

Another difficulty is the absurd freight rates charged by Irish railways. One linen-spinning firm in Belfast stated that the flax could be brought from Belgium to Belfast for 26s. to 28s. per ton, whilst the carriage from some places in Ireland to Belfast cost forty-five shillings per ton. This is a handicap from which every Irish industry suffers; and it seems almost impossible to secure legislation that will remove it. At the present time, although the prices for

flax are very high, farmers are afraid to put more land under flax because of the difficulty of obtaining labour to handle it.

We now come to deal with co-operation as applied to bacon-curing and the dressed-meat industry. There are two very large and successful societies engaged in this work, one at Roscrea, the other—the largest—at Wexford. Besides these, there are many smaller societies, some of them working in conjunction with creameries and agricultural societies. These societies take their members' pigs, sheep, and cattle, slaughter them, produce bacon, and sell dressed meat. They also make by-products into sausages, &c. The Wexford Society is a flourishing one and does a large and increasing trade.

The first idea was to organise separate societies for meat-dressing and for bacon-curing; but the experience of the Organisation Society has led it to think that both purposes can be fulfilled by a single society, and that both classes of business have a better chance of success when they are worked in combination. An effort was made to establish a dressed-meat society for the whole of Ireland; but for various reasons which need not now be discussed the attempt came to an end. In the Wexford Society meat-dressing has been attended to more than bacon-curing; and the members are now, thanks to the society, in an absolutely independent position in regard to the disposal of fat stock. The society proposes to develop its bacon trade in the near future, and has everything in readiness for a large increase in trade. The society, in addition to its meat trade, takes care to utilise the by-products and so produces fertilisers, refined suet, soap, and oleo oil. It also produces brawn, pork, tongues, and sausages.

The bacon-curing society of Roscrea, in the county Tipperary, is the pioneer in Ireland of this kind of society. It is not so large as the Wexford Society, and its chief work is curing. The products of this society have earned distinction for their high quality, and its annual turnover is now fast approaching £200,000. In addition to its other

activities, the society utilises its power to supply the town of Roscrea with electric light.

Some of the creameries, notably those at Achonry and Lombardstown, have added bacon-curing to their other activities. These societies pay good prices to the feeders and provide an excellent means of utilising the skim-milk of the district in feeding pigs. We may look forward to a large development of the meat and bacon industries in Ireland.

There are many other types of society in the Irish co-operative movement. Some of these are of great importance for the future of the rural labourer and the small farmer. There are societies of bee-keepers, of tobacco-growers, and of fruit-growers; and there are some societies—such as the one for the burning of lime—of a type not likely to increase in number. Then there are co-operative societies of weavers of homespun; and one society has added knitting to its work with excellent results. The bee-keeping and fruit-growing societies are capable of development. Bee-keeping affords, to the small farmer or labourer, an easy method of securing additional revenue, and it is an industry which will have a future in rural Ireland. The honey made in Ireland by these societies is now being graded under a honey control similar to the butter control, though not arranged by the Irish Agricultural Organisation Society. Unfortunately, local jealousies and quarrels of a trivial nature have led to some estrangement between many of the bee-keepers and the central organising body. These differences will in time, it is hoped, be composed. But, at present the statistics reflecting the bee-keepers' activities must be looked for outside the reports of the Irish Agricultural Organisation Society.

Tobacco-growing is still in its experimental stage in Ireland, and accordingly does not figure largely in the co-operative movement. It is at present worked on a State subsidy and under State inspection. But it is likely that it will soon emerge from this stage of development. There was at one time a very successful society of tobacco-growers in South Wexford.



The importance of home industries' societies in Ireland is very great. The disappearance of cottage industry, consequent on the factory system of producing goods formerly made in the homes of the people, has had the effect of causing emigration from the country, and has led to overcrowding in the big towns. The phenomenon is not special in Ireland, it is just as much observable in other countries. But a drain on the population can be less afforded in Ireland than in other countries, as there are no manufacturing towns, except Belfast, to which labour can migrate, so that a decline of rural industries means a decrease in the population of the country. The homespuns, which were formerly turned out exclusively by the cottagers, are also produced in the factories, but, fortunately, a demand exists for the best class of hand-spun work, and the factory cannot with its machine-spun yarn produce as good an article. The same is true of lace-making and knitted work. Accordingly, societies of hand-workers have been organised for the co-operative purchase of their materials and the co-operative sale of the finished work.

In regard to lace, and in a less degree to knitting, the development of these societies has been very slow owing to the difficulty of finding a market. The Irish Agricultural Organisation Society did not feel that it had sufficient funds to enable it to seek markets which might exist but which were somewhat problematical. Here, again, with good relations existing between the Department of Agriculture and Technical Instruction and the Irish Agricultural Organisation Society much might be done by joint action. But the unfortunate dissension at present existing stops much work that might be fruitful.

In the home-spun industry, there are one or two societies in Donegal which are of great promise. One of these has secured a ready market for its products in a great London firm which supplies only a first-class article. The making and selling of embroidery work is also organised co-operatively.

To anyone who knows the economic conditions of the poverty-stricken districts where these industries are carried on the importance of keeping them alive is manifest. Much work of this kind might be done on the Western sea-board of Ireland.

There are two or three societies of fruit-growers in the country, but unfortunately they have not furnished returns sufficiently full to indicate the extent of their success.

In this and previous chapters we have endeavoured briefly to survey the whole field of rural co-operation in Ireland. Great as has been the success of the movement we look forward hopefully to its success being increased tenfold. With every obstacle in its way—the pessimists, the press, and the politicians—it has slowly gained ground and consolidated its position. Looking back at the condition of the country twenty-five years ago, and considering the tremendous increase in rural prosperity to-day, no one can fail to be struck by the very large part which the co-operative movement has played in Ireland. The part which it will play in the future is still greater.

## CHAPTER VII.

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### INDUSTRIAL CO-OPERATION IN IRELAND.

**I**N the minds of the greater number of people who are interested in the co-operative idea and its progress throughout the world Ireland has become identified with what has come to be called agricultural co-operation. The economic structure of the country made this inevitable, as the greater portion of the population is engaged in agriculture as a means of livelihood. In Ireland, as in Denmark, like causes have produced like effects in so far as the application of the co-operative idea and method are concerned. The student who desires to study the utility of the co-operative method as applied to agricultural organisation must go to Denmark or to Ireland, and nowadays the greater number of students seem to go to Ireland. To the English-speaking world at least, agricultural co-operation and Ireland are almost synonymous terms.

Ireland is an agricultural country ; that is to say agriculture is the basis of Irish economy and the Irish psychology is mainly rural. But that alone would not be sufficient to account for the form taken by the co-operative movement in Ireland. Ireland is a country of small holders who, at the inception of Sir Horace Plunkett's campaign, were slowly but steadily becoming proprietors of their holdings. Several Land Acts have since expedited this process to such effect that most of the land of Ireland is to-day held and tilled by peasant proprietors. In the "eighteen eighties," when this process was in its very early stages, Sir Horace Plunkett became interested in and was attracted by the co-operative idea, seeing in it tremendous possibilities for the reconstruction and regeneration of the Irish countryside, where, as someone has pointed out with little exaggeration, may



THE HOME OF AN EARLY CO-OPERATIVE COMMUNITY  
IN DUBLIN

tendencies seems rather likely to merge once more with the main stream, though that stream will have changed very much.

We may glance for a moment at the assistance rendered by the industrial movement at the birth of the agricultural movement. In 1888 the Southern Section of the Co-operative Union organised a conference in London to discuss the possibility of extending the co-operative movement in Ireland. The conference assembled in August at the Irish Exhibition under the presidency of Lord Aberdeen. There were some Irish representatives present, but the large majority of the delegates were from societies attached to the Southern Section of the Co-operative Union. The secretary of the Southern Section, Mr. Ben Jones, urged that steps should be taken to preach the principles of co-operation to Irish workers and suggested that efforts should be made in Ireland to develop new forms of co-operative production. The conference accepted these proposals and appointed a committee to form a Propagandist Association.

As a result of this conference an Irish Co-operative Aid Association was formed. This association had but a short existence. The extent of the work to be done and the fact that the Co-operative Union was both willing and able to undertake the work led to its dissolution. Many honoured names in British co-operative history may be found amongst the members of the association ; Vansittart Neale, Holyoake, and J. T. W. Mitchell were members of it, as also was Sir Horace Plunkett.

When the Irish Co-operative Aid Association was dissolved, the work of co-operative organisation in Ireland was undertaken by the Co-operative Union. An Irish Sectional Board was formed with Sir Horace Plunkett as chairman and Mr. R. A. Anderson as secretary. The then assistant secretary of the Co-operative Union, Mr. J. C. Gray, was sent by the Union to Ireland to make inquiries and to advise the new Sectional Board. This Sectional Board did much useful work. The first creameries and agricultural

societies were started under its guidance, while the rules of these societies were the model rules of the Co-operative Union and continued to serve until the formation of the Irish Agricultural Organisation Society in 1894. The Board was dissolved by the Woolwich Congress in 1896 and the care of the industrial societies in Ireland was then handed over to the Scottish Section of the Co-operative Union.

We may follow the history of the Irish Conference Associations for a few moments. Upon the dissolution of the Sectional Board, the North of Ireland Conference Association was formed in 1896. After three years the name and scope of the association were changed. All Ireland was taken within its scope, and its name altered to the Irish Co-operative Conference Association. At the Doncaster Congress in 1903 the suggestion of the Conference Executive that Ireland should be detached from the Scottish Section was approved, and it was decided that the committee of the association should have the powers of a Sectional Board in all respects save that of representation on the Central Board. Ireland was given two representatives on the Central Board, and Messrs. R. Fleming and J. A. Molloy were selected as Ireland's first representatives. To carry on the work more effectively conferences were to be arranged in the north and south of Ireland during the spring and autumn of each year, with a joint annual conference every summer.

Ever since 1910 the Co-operative Union has maintained a full-time organiser in Ireland under the jurisdiction of the executive, and later of the Irish Sectional Board. The Dublin Congress in 1914 recognised the Irish executive as a Sectional Board and from that date the Central Board ceased to be represented directly on the Irish Executive. In 1918 the Irish Conference Association was dissolved and three district conference associations were then formed to continue the work in the Northern, Midland, and Southern districts. These associations are kept closely in touch with the Irish Sectional Board, which has two representatives on each district committee, and there is one treasurer for the whole

country. In 1917 Mr. R. Fleming, having been elected to the Board of the Co-operative Wholesale Society, ceased to be the Co-operative Union organiser in Ireland. His place was filled by the appointment of Mr. W. M. Knox, who still holds the position.

It has been said that the co-operative idea has had a long and somewhat chequered history in Ireland. Towards the end of the 18th century a few societies were in existence in Dublin. There was a society in Dublin, for instance, purchasing the raw materials needed by a group of linen weavers, and marketing their finished products. A little later we find a community of craftsmen in the same city making many kinds of goods, and living in common. In 1810 there are some traces of co-operative societies to be found in Northern Irish periodicals. Only fragmentary traces of these societies can now be found, however, and they form a very unimportant part of the history of co-operation in Ireland.

In 1822 Robert Owen visited Ireland for the first time. He seems to have been well and favourably known by repute, for he received an enthusiastic reception in Dublin. As a result of his visit and of the lectures given, several societies were formed. In 1823 the Hibernian Philanthropic Society was founded, and in 1826 the Dublin Co-operative Society was launched under the most distinguished patronage. Very little trace can be found of the doings of these societies, in fact practically nothing is known of them but their names. They would both seem to have had a short career and an inglorious end. Ralahine was Owen's one great achievement in Ireland.

The story of Ralahine is so well known, and has been so often told, that no necessity arises for re-telling it here. Thompson's community at Cork never got beyond the paper on which it was planned, but Thompson's theories undoubtedly affected both the Owenites and the Christian Socialists in Great Britain.

During the "eighteen thirties" many societies seem to have been born but to die, especially in the North of Ireland.



THE ROUNDA, DUBLIN, WHARF. ROBERT OWEN SPOKE IN 1822





Then came the famous "forties." They were the "hungry forties" in England; they were the "famine years" in Ireland, and it is doubtful if Ireland has yet fully recovered from the "famine years." During the seventy years that have since gone by the population of Ireland has sunk to less than half of what it then was. That is merely the physical, visible result. Who can judge the moral effect?

The "forties" and "fifties" were dead years in so far as the co-operative movement in Ireland is concerned. When Rochdale was beginning to make history Ireland was truly "sunk in slumber deep," from which it seemed she might never more awake. Rochdale in consequence produced no effect in Ireland till a very much later date. In 1859 the Inchicore Society was founded. Inchicore is a great railway centre near Dublin, and it may be that this society owes its formation to men who had known "the Rochdale plan" in England. The Inchicore Society is still in existence, after sixty years, but has grown very slowly, having only about one hundred members at the end of 1919. In 1879 there were six societies reported in the Registrar's returns, and in 1890 this number had increased to twenty-four. During those years there was no continuity of progress. The number of societies reported to be in existence varied from year to year, there being sometimes an increase, sometimes a decrease, so that nothing reliable can be built upon the figures available. The "eighteen nineties" saw the tide turn, and then the Irish co-operative movement may be said to have begun.

At the end of 1919 there were in Ireland 48 retail distributive co-operative societies' in membership with the British Co-operative Union. These societies had a combined membership of 37,352, a capital (including shares, loans, and reserve funds) of £518,072, and a trade in 1919 of £1,834,516.

It must be said, however, that almost all of the 48 societies are very small ones. Four societies only—Belfast, Dublin, Enniscorthy, and Lisburn—have a membership of upwards of a thousand members, while 23 have fewer than two

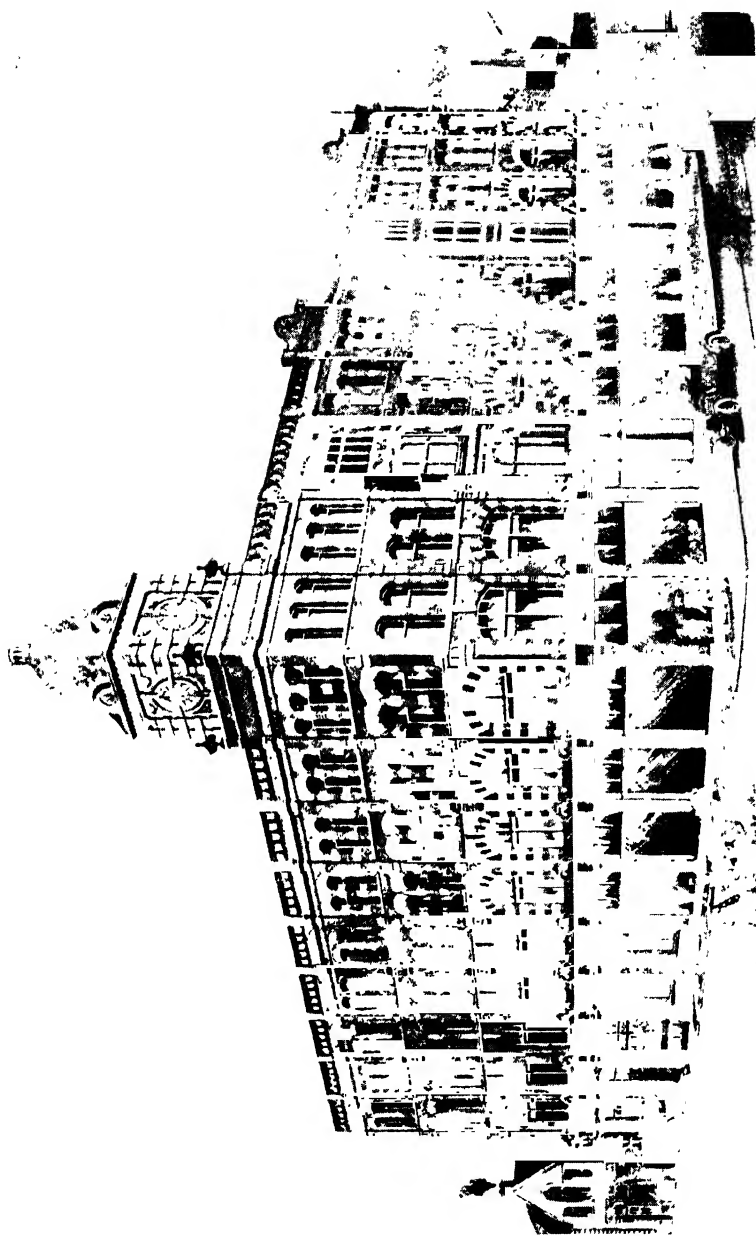
hundred members each. Even in such a large centre of population as the city of Cork the retail distributive co-operative society has a membership of less than seven hundred. Still, the movement is growing, and at a more rapid rate, nearly six thousand new members having been made during the twelve months ending 31st December, 1919.

It must be admitted, however, that the great Belfast Society stands like a Gulliver among a host of Liliputians. This society, which has a membership of 21,300, a capital of £316,615, and an annual trade of upwards of a million pounds sterling, is one of the largest consumers' societies in the United Kingdom. Its history is one of steady progress, and there seems no reason why it should not continue to grow and flourish even more in the future than it has done in the past. The society's fine central premises, of which a photograph is reproduced on the opposite page, are equal to the principal business premises in Belfast, and as they are far too small for its present requirements, large extensions will be made shortly. Incidentally, it may be said that the Belfast Society now finds employment for more than seven hundred persons, and that its educational work, upon which it spends £1,800 annually, is of the utmost value, not only to its own members and their children, but to the citizens of Belfast generally.

Another interesting example of industrial co-operation in Ireland is provided by the United Co-operative Baking Society, which owns a large and important bakery in Belfast and a smaller one at Enniskillen. The operations of this society, started at Glasgow in 1869, were originally confined to Scotland, but by the end of the century it was already supplying bread to several societies in the North of Ireland. These supplies were at first sent from Glasgow by boat—the bread being packed in hampers—and were always at least one day old on arrival.

In 1903, when private bakers, hostile to co-operation, refused to supply bread to co-operative societies in Ireland, a deputation visited Glasgow and urged the directors of the





THE CENTRAL PRINCIPLES OF THE BELLAMY CO-OPERATIVE SOCIETY

United Baking Society to establish a branch bakery in Belfast. This request was favourably considered, and in 1905 the society opened a branch bakery in that city. The action of the directors of the United Co-operative Baking Society has been fully justified by results, for the Belfast bakery is to-day not only one of the largest in the country but one that supplies bread to many co-operative societies in the North of Ireland. The Irish branches of the United Co-operative Baking Society can legitimately be considered part of the co-operative movement in Ireland, for they are controlled and administered by an Advisory Committee composed of representatives of Irish co-operative societies.

As most of the consumers' societies in Ireland are small ones comparatively little has yet been done to organise educational work in connection with them. In fact, only the Belfast and Lisburn societies have hitherto displayed much educational activity. Still, greater attention is now being given to education by Irish co-operators, and the societies in membership with the British Co-operative Union in 1919 devoted nearly £2,000 to educational purposes.

The Belfast Society in particular has long undertaken a great deal of really useful co-operative educational work, which is now directed by a whole-time secretary. The educational committee of this society arrange many classes for both junior and adult co-operators. They also conduct a large mixed voice choir, an orchestra, and a swimming and life-saving club, all of which are remarkably successful. During the winter months the committee organise many concerts and public lectures, while several week-end schools for adult co-operators have been held under their auspices in recent years.

Other forms of co-operative educational work have been organised by the Central Education Committee of the Co-operative Union, who, in conjunction with the Irish Sectional Board, have held two summer schools in Ireland. The first of these schools was held at Larne, in 1918, while the second was held at Armagh in the following year. A Joint Com-

mittee representing the different co-operative organisations in Ireland has recently prepared a scheme of trading for co-operative managers and apprentices, intended to promote greater efficiency in the administration of every type of co-operative society now existing in the country.

Mention must also be made of the work of the Irish Women's Co-operative Guild, established in 1906, by the union of seven branches formerly attached to the Scottish Guild. The educational work of the Irish Guild is very similar to that undertaken by the parent Women's Co-operative Guild of England and is of great value. At the end of 1919 the Irish Guild had a total membership of 1,200 women, grouped in fourteen branches.

## CHAPTER VIII.

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### THE NATIONAL CO-OPERATIVE TRADING FEDERATION.

**I**N every country where the co-operative movement has attained any remarkable proportions federations for trading purposes sooner or later become a necessity. The extent and scope of the local societies are restricted and in order to obtain the best economic effect in a world market large scale purchase is essential. In addition to the economic advantage there is usually a certain amount of pressure brought to bear through the refusal of private wholesalers to supply co-operative societies with goods. This pressure was particularly powerful in Ireland. In the last decade of the 19th century many societies were refused supplies, and with the growth of the store movement the hostility of private wholesalers increased. This policy has now been reversed ; but in the early stages of the movement's developments this boycott might have had disastrous effects had not co-operation in other countries provided an object lesson and a method of meeting the attack. This method, of course, was the establishment of a co-operative wholesale organisation owned and controlled by the societies themselves.

The methods of these wholesale federations vary but little from country to country. They are founded upon the idea that the wholesale society is the expansion of the local co-operative society. Individuals combine to form a local society, and societies then combine to form a national federation, so that through their united strength they may effect economics which could not be secured by any one society acting singly and alone. The primary reason for the organisation of these federations is that societies may be sure of a continuous supply of goods of assured quality at the lowest possible prices, but other and perhaps higher and



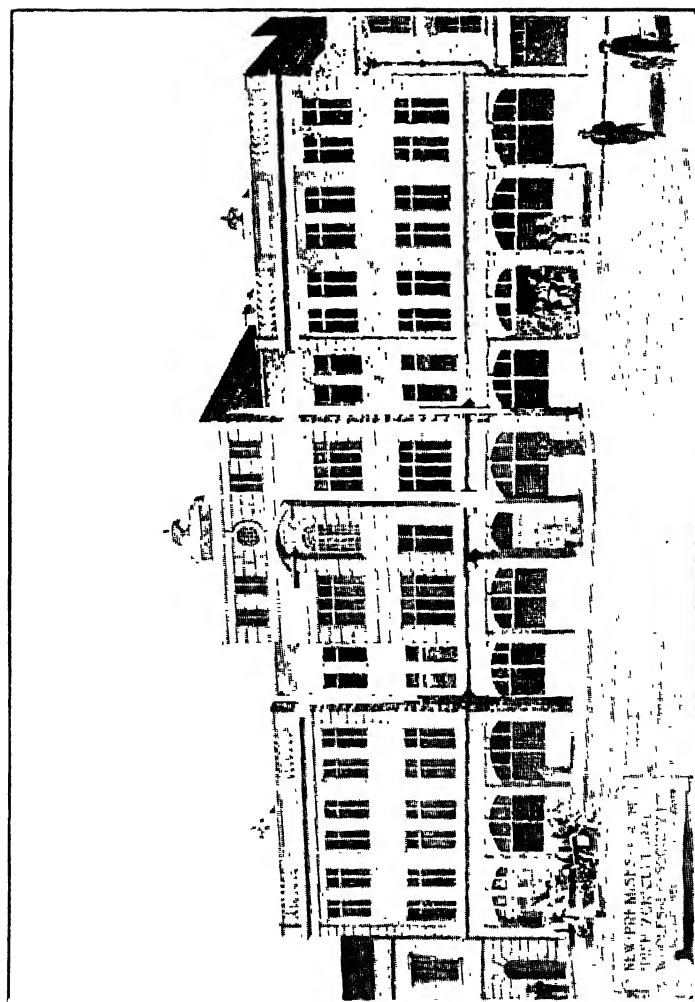
nobler motives assert themselves in time as the horizon of the average co-operator gradually widens. This has been so and still is so in Ireland.

To meet the need for a wholesale trading federation, and in some measure to combat the opposition of private wholesalers, the Irish Co-operative Agricultural Agency Society Limited was founded and registered in January, 1897. Its headquarters at the beginning consisted of a single room, and its staff of a secretary, accountant, and an office boy. The movement was at that time mainly agricultural and the few town distributive societies were adequately catered for by the English and Scottish Wholesale Societies. The trade of the new federation was therefore at first confined to the supply of artificial fertilisers and seeds, as these were, of course, the immediate requirements of the then newly-formed agricultural supply societies.

The object of the federation was simply to procure goods required for societies; no goods of any kind were stocked; it was an agency pure and simple. Its sphere of activities was very limited indeed, as not only was its range of trading limited, but the manner in which this trade should be conducted was also prescribed. Looking back it seems that development would be impossible under such limitations, but had that policy not been adopted the federation could never have grown and could never have been in a position to take advantage of the growth of the movement, nor to have assisted in making that growth possible.

From the beginning the federation has been severely handicapped through insufficiency of capital. A very small paid-up capital was required to start and conduct the agency business, in which no stocks were held and in which there was no possibility of incurring either bad debts or trade losses, but the amount of capital required was therefore further reduced. A limitation was imposed on the federation by the fact that the agricultural supply societies had very small paid-up capital themselves. The method of capitalising





NEW CENTRAL PREMISES OF THE LAW SOCIETY, NOW BEING ERIGED

these societies was such, and to a very large extent still is, that only 2s. 6d. per share was paid by the shareholders. Societies generally had no premises and business was carried on through bank overdrafts. In fact, these societies were little better than "agency" societies themselves. The shortage of capital has very seriously retarded the growth, as it has limited the utility, of the federation for many years. It is still evident that the method of capitalising the agricultural supply societies makes it almost impossible for anything to be done to remedy the shortage of capital.

Despite these limitations the federation managed to secure a good deal of the trade of the societies. Within six months the one room headquarters were found to be too small and new accommodation had to be secured. The "general turnover" of the agricultural societies in 1897 amounted to £76,134, the bulk of which consisted of fertilisers and seeds, with perhaps some agricultural machinery. The total turnover of the federation for the year 1897 amounted to nearly £14,500, or about 20 per cent of the total trade; however, a comparatively good start was made, a better start than might have been expected or anticipated from previous efforts to deal with this particular form of trade.

In 1898 the name of the society was changed to that which it still bears, viz., "The Irish Agricultural Wholesale Society Limited." The change of name was accompanied by a radical change in its constitution. The object of the Irish Agricultural Wholesale Society Limited, as set out in its rules, was and remains as follows:—"The object of this society was to be the promotion of the co-operative movement in Ireland and to carry on the business of wholesalers and retailers, bankers, shippers, carriers, and insurers, and of any occupation, manufacturers or traders whatsoever. The society shall have power to do all things for the accomplishing of its objects, including the part of purchase, holding to sell, mortgage, rent, lease or special lease, lands of any tenure, and to erect, pull down, repair, alter or otherwise deal with any building thereon."

This constitution is a tremendous advance upon that of the Agricultural Agency Society. In this statement there is no limitation of any kind; any business may be undertaken that the directors at the annual general meeting think beneficial to the movement. Its constitution is that of a general co-operative federation; the title might appear to limit its activities to agriculture but its rules are wide enough to permit of any undertaking, and as the years passed it was the rules rather than the title that occupied the attention of the directors. The Irish Agricultural Wholesale Society was to be a federation of co-operative societies. Societies were expected not only to trade with the federation to the fullest possible extent, but to control it through their elected representatives upon the directorate.

During the first year of the federation's existence 25 societies joined it, and the paid-up ordinary capital then reached £200. The turnover for 1898 amounted to £30,000.

Soon after its establishment the federation attempted to organise the marketing of cattle, but the experiment ended rather badly. Severe losses were entailed, but as one of the directors has put it, "severe as the losses were to a new society with little capital, those of the present directors who were on the Board then do not regret it. It taught them a great lesson—that organisation must precede trade." The acceptance of this lesson meant a radical departure from the theory which had dominated the federation's policy up to that time, and to this radical change must be ascribed the later developments of the society.

Attention became concentrated upon the supply of agricultural requirements, and the federation became in fact the consumers' trading federation. In 1899 the agency basis upon which the agricultural seeds business had been conducted was abandoned. It was decided to undertake the direct supply of seeds to the societies and for the first time to give societies and farmers in Ireland a guarantee of purity and germinating power. This change necessitated the acquir-

ing of larger premises, and these were secured where the Irish Agricultural Wholesale Society's headquarters still are. With the adoption of the new method of seed supply, the want of capital began to make itself felt, but the federation had to do its best with what little capital was forthcoming, and for the federation the year 1899 was the first of many years of struggle against adverse conditions such as few societies experience.

To meet the demands of societies the supply of agricultural machinery was undertaken, and this, together with the trade in guaranteed seed, which was generally preferred to the impure seed supplied by traders, helped to increase the sales. The price of fertilisers was being pulled down to a very great extent, and guarantees of purity and strength were being given to the societies, the members of societies being thereby induced to purchase and use fertilisers in greater quantities than they had hitherto done. At one meeting it was stated that a saving of £5,000 had been effected in six months by the joint purchase of fertilisers. In Donegal, societies were enabled by purchasing supplies through the Wholesale to reduce the price by as much as 50 per cent.

Since 1905 there has been no question of the fundamental method of the federation, as ever since then it has been a wholesale society in effect as well as in name. Goods required by societies are stocked in the Wholesale's warehouses and supplied direct to societies. The fundamental question of "agency" or "wholesale" having been decided, the way was open for that expansion which has since taken place, and from 1906 the progress of the Wholesale has been continuous.

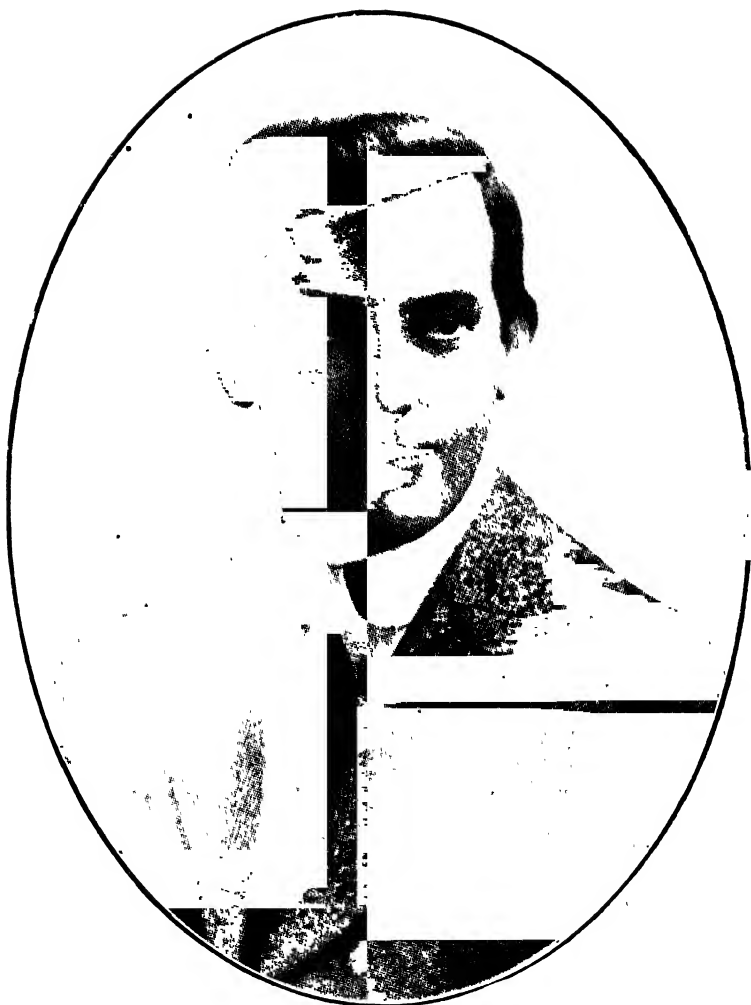
In 1905, 54 societies had joined the federation and had paid up £425 share capital, while the sales amounted to £54,248 and a net profit of £638 was shown. For the next few years the trade continued to grow and the society adopted a policy of recuperation. In 1909 began the period of expansion which still continues. In that year a new department for the marketing of eggs and other produce

was opened after the absorption by the Wholesale of the Irish Producers Limited. By this absorption the Wholesale Society became not only a buying but a selling federation. The selling side of the business has been steadily developed and all classes of produce are now being disposed of in addition to the eggs, poultry, and honey originally handled.

In 1910 Mr. Harold Barbour became chairman of the society, and in that same year another step forward was taken by the establishment of a grocery department to meet the growing requirements of rural stores as well as those of existing urban societies.

Since 1910 the Irish Agricultural Wholesale Society has been the trading federation of the entire co-operative movement in Ireland, both rural and urban. The next step forward was the establishment of a dairy engineering department in 1913. This department was the first large engineering undertaking started by the co-operative federation, and its success has been very gratifying. The entire plant of creameries, both for butter production and for milk supply, can now be supplied and erected. Butter factories have been erected by the society throughout the country and a complete dairy equipment has also been supplied to the Plymouth Co-operative Society. During the war period several new departments were added; the drapery department was commenced; the milling and general engineering department established; the supply of general hardware successfully undertaken; and the business of printing and the selling of books successfully launched.

The Irish Agricultural Wholesale Society has been mainly instrumental in reviving Irish milling on a large scale. Particular attention has been paid to the establishment of oatmeal mills, and to the supply of small grinding plants for the existing creameries. Depôts have been opened at Belfast, Limerick, and other ports, and the opening of many others is in contemplation. So far no special manufacture has been started, but this is not because the policy of the Wholesale in any way precludes manufacture, but rather because the



MR. H. W. BARBOUR  
(Chairman Irish Agricultural Wholesale Society Limited),





capital at the disposal of the federation is insufficient. In fact, the policy of the federation is to manufacture the requirements of the co-operative movement whenever an opportunity presents itself. In a short time it is hoped that the Wholesale will have some manufactures under way, but this can only be so if the societies place sufficient capital at its disposal for the purpose.

The progress of the federation may be briefly illustrated by the following figures :—

Year.	No. of Societies Federated.	Share Capital paid up.	Sales.
1898 .....	25 ....	£200 ....	£30,000
1905 .....	54 ....	£425 ....	£54,248
1910 .....	119 ....	£1,919 ....	£123,508
1915 .....	219 ....	£5,043 ....	£375,379
1919 .....	448 ....	£16,150 ....	£1,318,806

Other statistical information relating to the progress of the society is given in an appendix to the present volume.

Viewed as a whole the growth of the Irish Agricultural Wholesale Society gives every cause for hope and satisfaction. It is no small thing to have built up such a strong Co-operative Wholesale Society in a country like Ireland. Indeed, it may justly be claimed that the hardest task has now been accomplished. The good seed of co-operation has been sown in good soil ; co-operative ideas have taken root in the minds of Irish men and women ; and, as Irish people learn to make greater use of the co-operative organisations which they have themselves created, a glorious harvest will be reaped and a new and noble co-operative civilisation be founded in Ireland.

## APPENDIX.

STATISTICS ILLUSTRATING THE GROWTH OF THE IRISH  
AGRICULTURAL WHOLESALE SOCIETY, 1897-1919.

(The following table is taken from "Twenty-one Years of the I.A.W.S.," by L. P. Byrne, with the exception of the figures for 1919, which have been added.)

	No. of Societies Federat'd	No. of Shares held	Ordinary Capital Paid up	Sales	Profit or Loss.	Reserve Fund
		£	£	£	£	£
1897	—	—	—	14,500	—	—
1898	25	2,986	200	30,000	—	—
1899	26	3,163	250	36,798	—	—
1900	28	3,314	361	37,740	1,539*	—
1901	28	3,320	361	47,491	645*	—
1902	28	3,365	372	53,086	740*	—
1903	28	3,395	372	64,936	750*	—
1904	37	4,026	392	58,843	679*	—
1905	54	4,967	425	54,248	638	—
1906	79	7,175	526	54,092	348	200
1907	79	7,160	547	65,637	845	900
1908	91	8,586	768	73,150	1,312	1,800
1909	105	13,353	1,398	104,326	1,374	2,400
1910	119	16,785	1,919	123,508	1,594	3,300
1911	146	19,228	2,565	132,929	1,620	3,800
1912	159	20,618	3,152	176,900	753	4,000
1913	173	23,023	3,378	273,785	1,557	4,000
1914	188	25,794	3,640	268,384	2,114	5,000
1915	219	29,192	5,043	375,379	3,141	6,000
1916	264	36,951	7,139	479,876	4,989	8,000
1917	334	48,836	11,175	651,566	5,576	†2,500
1918	379	57,231	14,490	914,241	7,527	5,000
1919	448	76,968†	16,150	1,318,806	9,168	13,000

\* Loss.    † Plant and Premises Written off.    ‡ Preference and Ordinary.

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